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Missouri Health Maintenance Organization Report

**Managed Care Section
September 2008**



DIFP
Department of Insurance
Financial Institutions &
Professional Registration

Missouri Health Maintenance Organization Report

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Introduction

This report provides the public with financial and operational data on health maintenance organizations (HMOs) operating in Missouri.

The information is intended for general comparisons and evaluations. The information is not, in any form, an endorsement or an objection by the Missouri Department of Insurance, Financial Institutions and Professional Registration (DIFP) about the operations of any HMO.

All data in the report, based on the 2007 calendar year, comes from HMO annual financial statements and supplemental data filed with DIFP by each Missouri-licensed HMO operational at year-end 2007 (unless otherwise noted).

The report's accuracy is limited by the quality of data provided to DIFP by the HMOs. Future printings of the report may update any erroneous data brought to the attention of DIFP.

Questions, corrections and comments regarding this report should be directed to the Missouri Department of Insurance, Financial Institutions and Professional Registration, Managed Care Section, P.O. Box 690, Jefferson City, Missouri 65102-0690 or by email at hmo@insurance.mo.gov.

Format:

In general, market share and market change numbers are rounded to the nearest one tenth of one percent. In some cases, the sum may not add to 100%. In some cases, activity amounted to less than one-tenth of one percent, and appears as 0.0%.

End-notes:

Throughout this report, end-notes are used to provide additional explanation for various items. People who are familiar with past editions of this report will remember that footnotes had been used on each page of the report. For ease of publication DIFP has decided to switch to end-notes instead.

All end-notes begin on page 190.

Users viewing pages of this report from the Internet can click on the end-note number in the text of the report and it will link directly to the applicable end-note.

Missouri Licensed Health Maintenance Organizations

Aetna Health, Inc.

(860) 273-0123
1350 Elbridge Payne Road, Suite 201
Chesterfield, MO 63017-8531
www.aetna.com

Alliance For Community Health, LLC

dba Mercy CarePlus

(314) 432-9300
10123 Corporate Square Drive
St. Louis, MO 63132-2905
www.mercycareplus.com

Blue-Advantage Plus of Kansas City, Inc. dba Blue-Advantage Plus

(816) 395-2222
2301 Main Street
Kansas City, MO 64108-2428
www.bcbskc.com

Blue Cross & Blue Shield of Kansas City

(816) 395-2222
2301 Main Street
Kansas City, MO 64108-2428
www.bcbskc.com

Children's Mercy's Family Health Partners, Inc.

(816) 559-9400
215 W. Pershing Road, Suite 600
Kansas City, MO 64108
www.fhp.org/default_mo.asp

CIGNA Healthcare of Ohio, Inc.

dba CIGNA Healthcare of Kansas/Missouri

(216) 642-1700
1000 Polaris Parkway
Columbus, OH 43240
www.cigna.com

CIGNA Healthcare of St. Louis, Inc.

(314) 290-7300
One North Brentwood Boulevard
St. Louis, MO 63105
www.cigna.com

Community Health Plan

(816) 271-1247
137 N. Belt
St. Joseph, MO 64506
www.mychp.com

Coventry Health Care of Kansas, Inc.

(816) 941-3030
8320 Ward Parkway
Kansas City, MO 64114
www.chckansas.com

Cox Health Systems HMO, Inc.

(417) 269-6000
3200 South National, Building B
Springfield, MO 65801-5750
www.coxhealthplans.com

Missouri Licensed Health Maintenance Organizations, cont.

Essence, LLP

(314) 851-3600
12655 Olive Blvd, 4th Floor
St. Louis, MO 63141
www.essencehealthcare.com

FirstGuard Health Plan, Inc.²⁴

(314) 725-4477
7711 Carondelet Ave
St. Louis, MO 63105
www.centene.com

Good Health HMO, Inc.

dba Blue-Care, Inc.
(816) 395-2222
2301 Main Street
Kansas City, MO 64108-2428
www.bcbskc.com

Group Health Plan, Inc.

(314) 506-1700
550 Maryville Centre Drive, Suite 300
St. Louis, MO 63141-5818
www.ghp.com

Harmony Health Plan of Illinois, Inc. dba Harmony Health Plan of Missouri

(866) 822-1340
8735 Henderson Road Ren 2
Tampa, FL 33634
www.wellcare.com

Healthcare USA of Missouri, LLC

(314) 241-5300
10 S. Broadway, Suite 1200
St. Louis, MO 63102
www.chhcusa.com

HealthLink HMO, Inc. dba HealthLink HMO

(314) 923-4444
1831 Chestnut Street
St. Louis, MO 63103-2275
www.healthlink.com

HMO Missouri, Inc.

dba Anthem Blue Cross & Blue Shield
(314) 923-4444
1831 Chestnut
St. Louis, MO 63103-2275
www.anthem.com

Humana Health Plan, Inc.

(502) 580-1000
321 W. Main Street, 12th Floor
Louisville, KY 40202
www.humana.com

Mercy Health Plan of Missouri, Inc. dba Premier Health Plans

(314) 214-8100
14528 S. Outer 40, Suite 300
Chesterfield, MO 63017-5705
www.mercyhealthplans.com

Missouri Care, Inc.

(573) 441-2100
2404 Forum Boulevard
Columbia, MO 65203
www.missouricare.com

United Healthcare of the Midwest, Inc.

(314) 592-7000
13655 Riverport Drive, PO Box 2560
Maryland Heights, MO 63043-8560
www.uhc.com

Missouri HMO Enrollment Information

This section presents enrollment data for Missouri-licensed HMOs as of 12/31/07, reported in the 2007 HMO Annual Supplement Report. An HMO enrollee is defined as a member or eligible dependent of a member for whom the HMO has accepted financial responsibility for provision of contracted health services.

This information EXCLUDES:

- 1. enrollment of persons in preferred provider organizations (PPOs) and**
- 2. enrollment of persons in self-funded employer plans for which HMOs or their affiliates provide administrative services only**

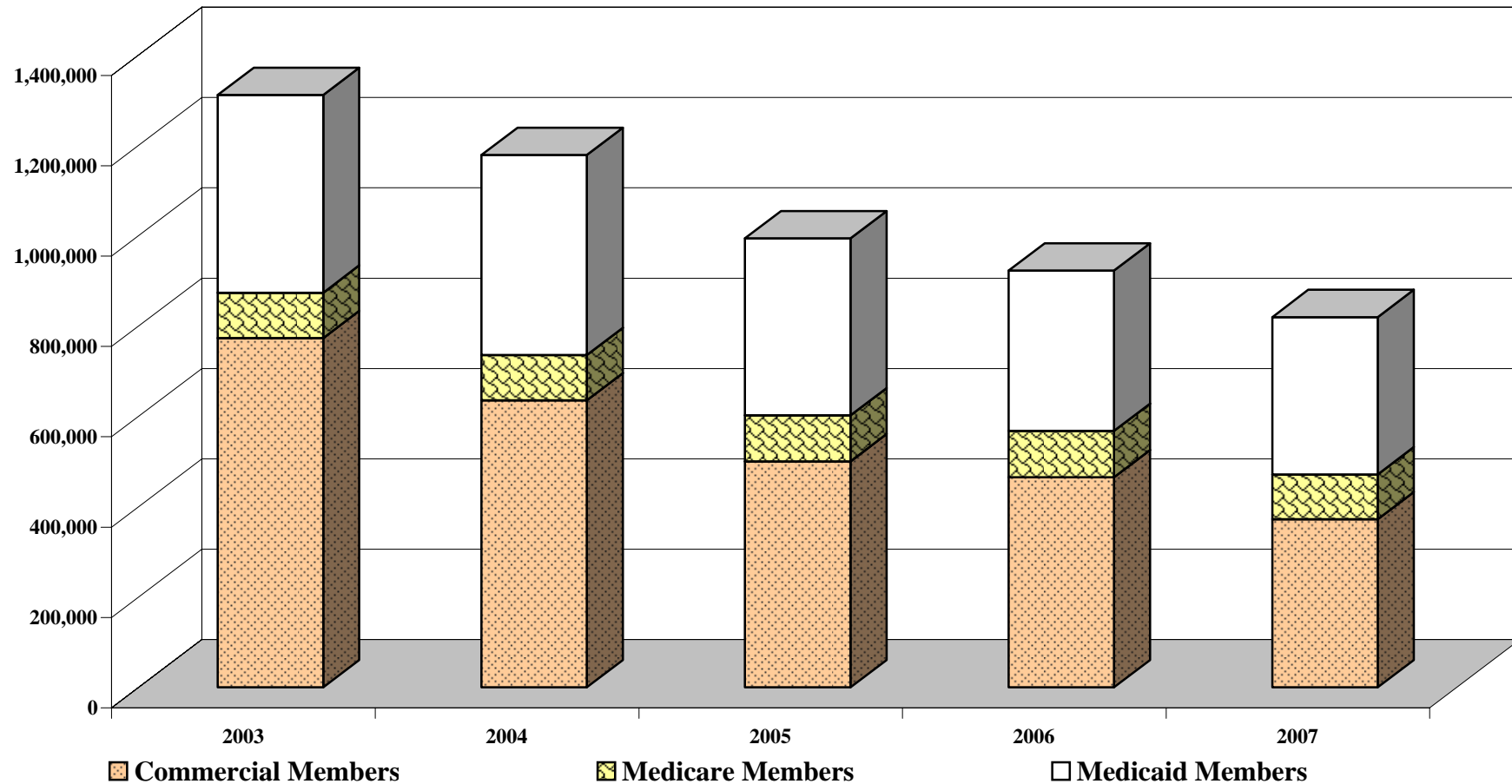
Accurate risk and health services management assessment requires analysis of membership experience for which the HMO has assumed financial liability. Therefore, statutory filings used as data sources for this report exclude administrative service-only (ASO) members. (End-notes to tables indicate which submitted data has been adjusted to exclude ASO members and maintain comparability of enrollment data.) Administrative arrangements allow an HMO to earn fees from network rental, utilization review, claims processing and/or other administrative services. Administrative fees are not considered premium revenue.

This section reports commercial, Medicare and Medicaid enrollment. Commercial enrollees purchase managed care coverage either directly or more commonly through their employers. Medicare and Medicaid enrollees are Medicare and Medicaid beneficiaries who enroll in HMOs that have arranged for the provision of health care services under agreements with the Centers for Medicare & Medicaid Services (CMS) and/or the MO HealthNet Division.

The “HMO Profiles” section and the “Enrollment by Regions and Metropolitan Statistical Areas” section of this report each present 2007 HMO enrollment under slightly different conditions from each other and from this section. This section uses **total year-end enrollment**. The “HMO Profiles” section reports **average enrollment over the course of the year** with age and gender components. The “Enrollment by Regions” section uses total year-end enrollment **by residential zip code**. **Total enrollment numbers will vary between these sections** due to different reporting conditions.

Missouri Year End Member Totals ¹

includes Commercial, Medicare and Medicaid enrollment



Missouri Year End Member Totals and % Change³

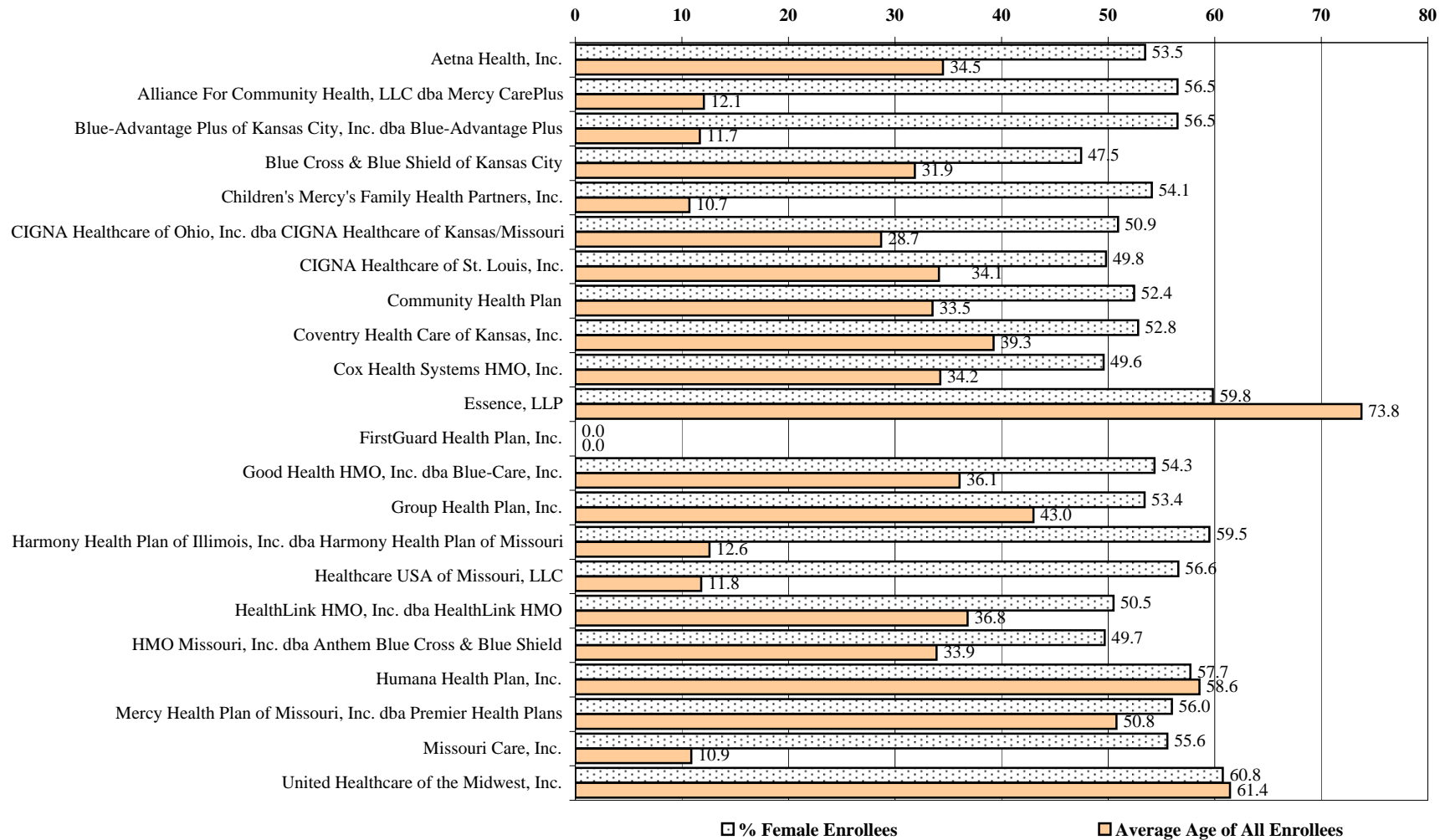
	2003	2004	% Change (2003-2004) ^{3, 6}	2005	% Change (2004-2005) ³	2006	% Change (2005-2006) ³	2007	% Change (2006-2007) ³
Commercial Members	773,088	635,249	-17.8%	500,501	-21.2%	465,113	-7.1%	372,053	-20.0%
Medicare Members ²	100,632	100,235	-0.4%	101,667	1.4%	102,653	1.0%	99,536	-3.0%
Medicaid Members	437,694	443,136	1.2%	391,749	-11.6%	354,726	-9.5%	348,021	-1.9%
Total Members	1,311,414	1,178,620	-10.1%	993,917	-15.7%	922,492	-7.2%	819,610	-11.2%

Missouri Year End Enrollment¹
includes Commercial, Medicare and Medicaid enrollment

Health Maintenance Organization	Total Enrollment		% Change in Enrollment ³	Total Market Share	
	12/31/07	12/31/06		12/31/07	12/31/06
Aetna Health, Inc.	15,177	13,791	10.1%	1.9%	1.5%
Alliance For Community Health, LLC dba Mercy CarePlus	67,549	69,874	-3.3%	8.2%	7.6%
Blue-Advantage Plus of Kansas City, Inc. dba Blue-Advantage Plus	26,739	27,865	-4.0%	3.3%	3.0%
Blue Cross & Blue Shield of Kansas City	12,229	20,801	-41.2%	1.5%	2.3%
Children's Mercy's Family Health Partners, Inc.	43,922	40,903	7.4%	5.4%	4.4%
CIGNA Healthcare of Ohio, Inc. dba CIGNA Healthcare of Kansas/Missouri	1,608	3,713	-56.7%	0.2%	0.4%
CIGNA Healthcare of St. Louis, Inc.	3,026	3,704	-18.3%	0.4%	0.4%
Community Health Plan	7,554	10,212	-26.0%	0.9%	1.1%
Coventry Health Care of Kansas, Inc.	47,933	76,113	-37.0%	5.8%	8.3%
Cox Health Systems HMO, Inc.	6,489	7,999	-18.9%	0.8%	0.9%
Essence, LLP	11,592	4,392	163.9%	1.4%	0.5%
FirstGuard Health Plan, Inc. ²⁴	0	31,754	-100.0%	0.0%	3.4%
Good Health HMO, Inc. dba Blue-Care, Inc.	62,801	53,541	17.3%	7.7%	5.8%
Group Health Plan, Inc.	76,064	89,790	-15.3%	9.3%	9.7%
Harmony Health Plan of Illinois, Inc. dba Harmony Health Plan of Missouri	9,844	3,774	160.8%	1.2%	0.4%
Healthcare USA of Missouri, LLC	170,180	150,748	12.9%	20.8%	16.3%
HealthLink HMO, Inc. dba HealthLink HMO ⁶	95	95	0.0%	0.0%	0.0%
HMO Missouri, Inc. dba Anthem Blue Cross & Blue Shield	115,514	132,247	-12.7%	14.1%	14.3%
Humana Health Plan, Inc.	25,077	27,003	-7.1%	3.1%	2.9%
Mercy Health Plan of Missouri, Inc. dba Premier Health Plans	51,122	57,973	-11.8%	6.2%	6.3%
Missouri Care, Inc.	29,787	29,808	-0.1%	3.6%	3.2%
United Healthcare of the Midwest, Inc.	35,308	66,392	-46.8%	4.3%	7.2%
TOTALS	819,610	922,492	-11.2%	100.0%	100.0%

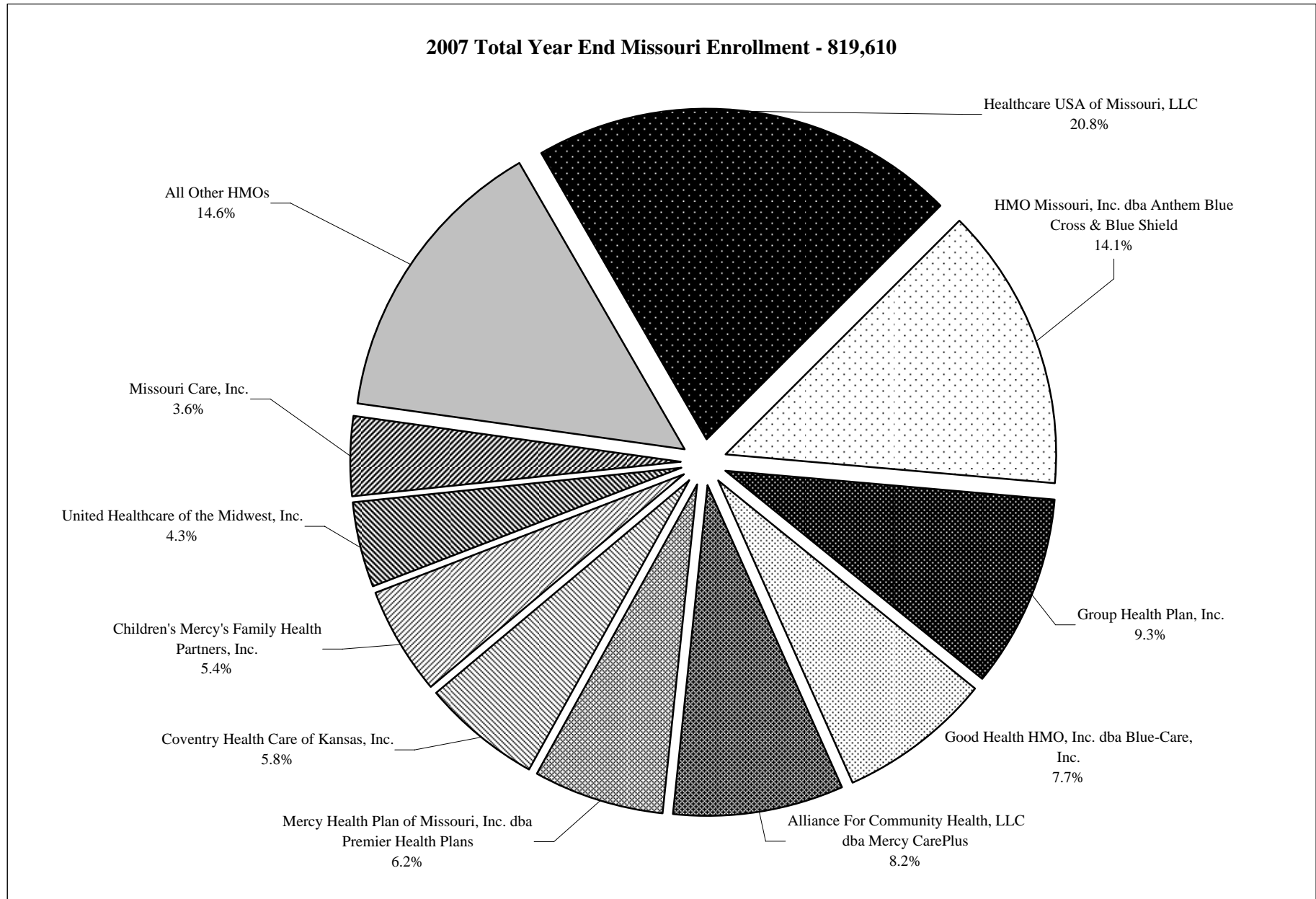
Missouri Enrollment Demographics - All Missouri Enrollees ^{5, 24}
includes Commercial, Medicare and Medicaid enrollment

Average Age of All Missouri Enrollees & Percent of All Missouri Enrollees Who Are Female



average age of all enrollees (Commercial, Medicare & Medicaid) 33.3
 average percentage of all enrollees who are female 54.2%

Missouri Enrollment Market Share⁵
includes Commercial, Medicare and Medicaid enrollment

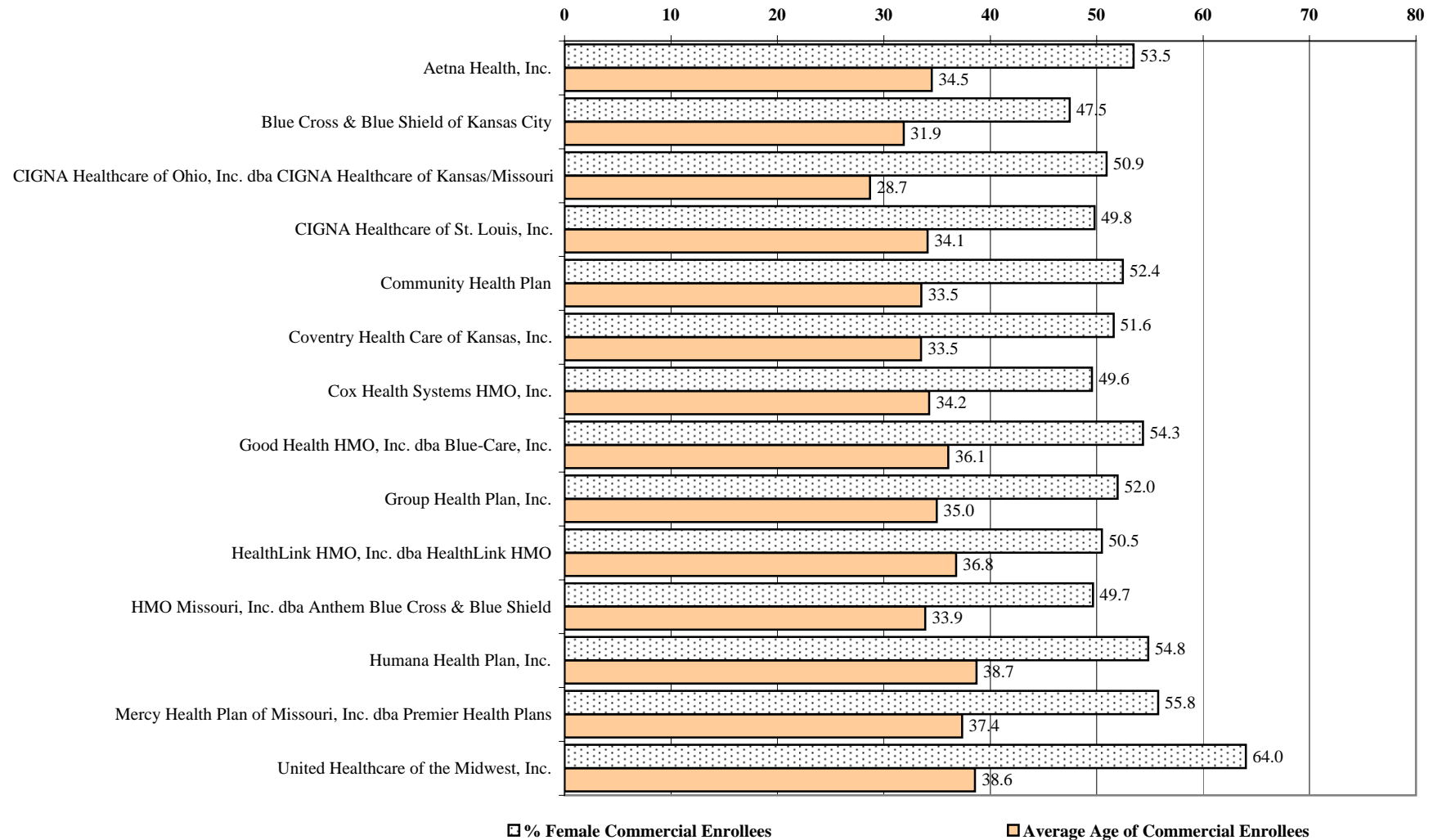


Missouri Year End Commercial Enrollment ¹

Health Maintenance Organization	Commercial Enrollment		% Change in Enrollment ³	Commercial Market Share	
	12/31/07	12/31/06		12/31/07	12/31/06
Aetna Health, Inc.	15,177	13,791	10.1%	4.1%	3.0%
Blue Cross & Blue Shield of Kansas City	12,229	20,801	-41.2%	3.3%	4.5%
CIGNA Healthcare of Ohio, Inc. dba CIGNA Healthcare of Kansas/Missouri	1,608	3,713	-56.7%	0.4%	0.8%
CIGNA Healthcare of St. Louis, Inc.	3,026	3,704	-18.3%	0.8%	0.8%
Community Health Plan	7,554	10,212	-26.0%	2.0%	2.2%
Coventry Health Care of Kansas, Inc.	40,765	67,436	-39.6%	11.0%	14.5%
Cox Health Systems HMO, Inc.	6,489	7,999	-18.9%	1.7%	1.7%
Good Health HMO, Inc. dba Blue-Care, Inc.	62,801	53,541	17.3%	16.9%	11.5%
Group Health Plan, Inc.	59,937	73,086	-18.0%	16.1%	15.7%
HealthLink HMO, Inc. dba HealthLink HMO ⁶	95	95	0.0%	0.0%	0.0%
HMO Missouri, Inc. dba Anthem Blue Cross & Blue Shield	115,514	132,247	-12.7%	31.0%	28.4%
Humana Health Plan, Inc.	11,218	12,848	-12.7%	3.0%	2.8%
Mercy Health Plan of Missouri, Inc. dba Premier Health Plans	32,230	39,924	-19.3%	8.7%	8.6%
United Healthcare of the Midwest, Inc.	3,410	25,716	-86.7%	0.9%	5.5%
Withdrawn HMOs and/or Product Lines	0	0	0.0%	0.0%	0.0%
TOTALS	372,053	465,113	-20.0%	100.0%	100.0%

Missouri Commercial Enrollment Demographics ⁵

Average Age of All Missouri Enrollees & Percent of All Missouri Enrollees Who Are Female



average age of commercial enrollees **34.8**
 average % of commercial enrollees who are female **52.6%**

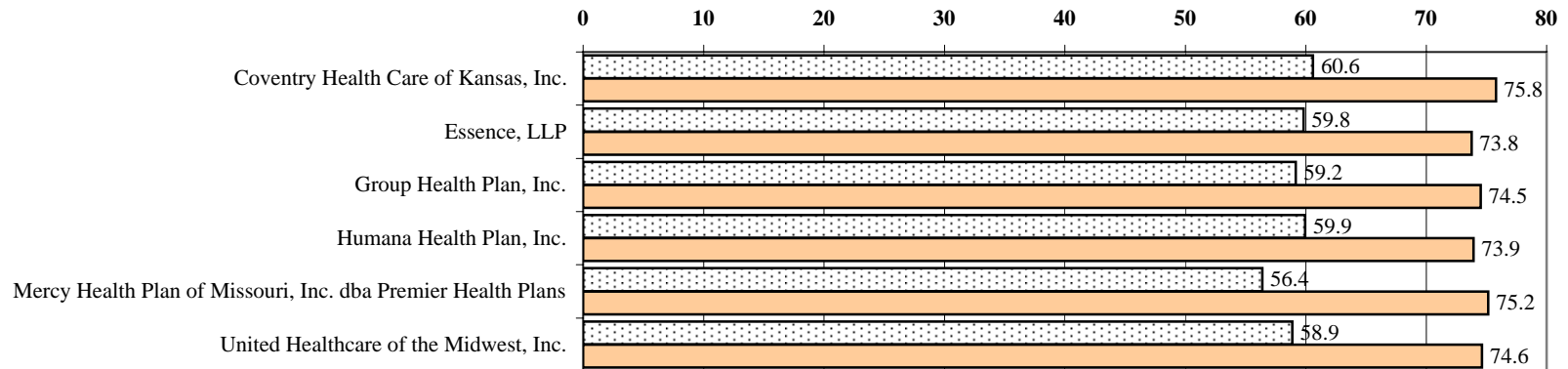
Missouri Year End Medicare & Medicaid Enrollment ⁵

Medicare	Health Maintenance Organization	Medicare Enrollment		% Change in Enrollment³	Medicare Market Share	
		12/31/07	12/31/06		12/31/07	12/31/06
	Coventry Health Care of Kansas, Inc.	7,168	8,677	-17.4%	7.2%	8.5%
	Essence, LLP	11,592	4,392	163.9%	11.6%	4.3%
	Group Health Plan, Inc.	16,127	16,704	-3.5%	16.2%	16.3%
	Humana Health Plan, Inc.	13,859	14,155	-2.1%	13.9%	13.8%
	Mercy Health Plan of Missouri, Inc. dba Premier Health Plans	18,892	18,049	4.7%	19.0%	17.6%
	United Healthcare of the Midwest, Inc.	31,898	40,676	-21.6%	32.0%	39.6%
	Withdrawn HMOs and/or Product Lines	0	0	0.0%	0.0%	0.0%
TOTALS²		99,536	102,653	-3.0%	100.0%	100.0%

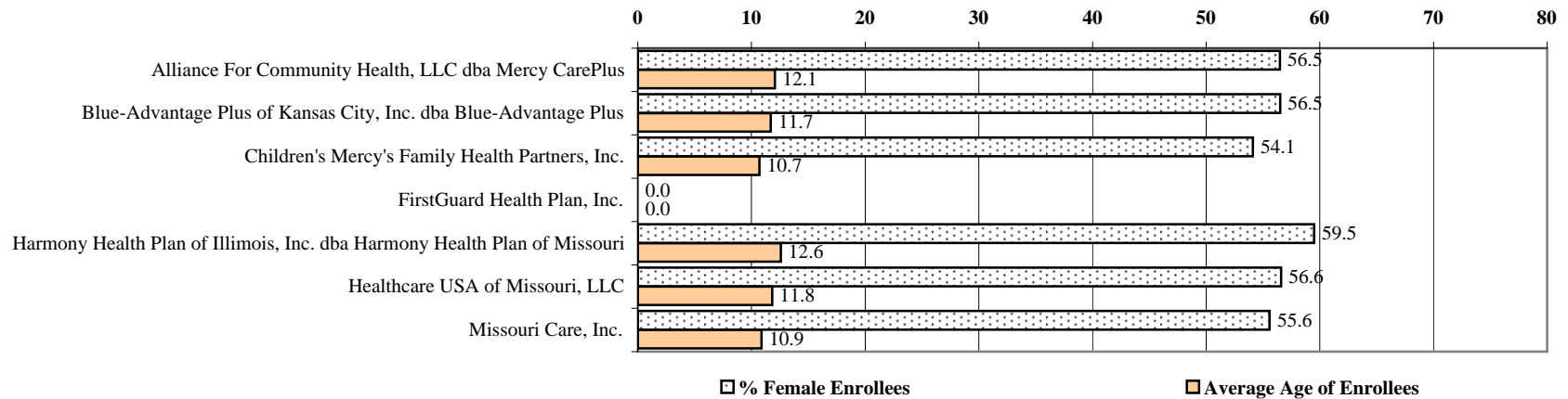
Medicaid	Health Maintenance Organization	Medicaid Enrollment		% Change in Enrollment³	Medicaid Market Share	
		12/31/07	12/31/06		12/31/07	12/31/06
	Alliance For Community Health, LLC dba Mercy CarePlus	67,549	69,874	-3.3%	19.4%	19.7%
	Blue-Advantage Plus of Kansas City, Inc. dba Blue-Advantage Plus	26,739	27,865	-4.0%	7.7%	7.9%
	Children's Mercy's Family Health Partners, Inc.	43,922	40,903	7.4%	12.6%	11.5%
	FirstGuard Health Plan, Inc. ²⁴	0	31,754	-100.0%	0.0%	9.0%
	Harmony Health Plan of Illinois, Inc. dba Harmony Health Plan of Missouri	9,844	3,774	160.8%	2.8%	1.1%
	Healthcare USA of Missouri, LLC	170,180	150,748	12.9%	48.9%	42.5%
	Missouri Care, Inc.	29,787	29,808	-0.1%	8.6%	8.4%
	Withdrawn HMOs and/or Product Lines	0	0	0.0%	0.0%	0.0%
TOTALS		348,021	354,726	-1.9%	100.0%	100.0%

Missouri Medicare & Medicaid Enrollment Demographics ^{5, 24}

Average Age of All Missouri Medicare Enrollees & Percent of All Missouri Medicare Enrollees Who Are Female ²



Average Age of All Missouri Medicaid Enrollees & Percent of All Missouri Medicaid Enrollees Who Are Female



average age of Medicare enrollees 74.6
average % of Medicare enrollees who are Female 59.1%

average age of Medicaid enrollees 11.6
average % of Medicaid enrollees who are female 56.5%

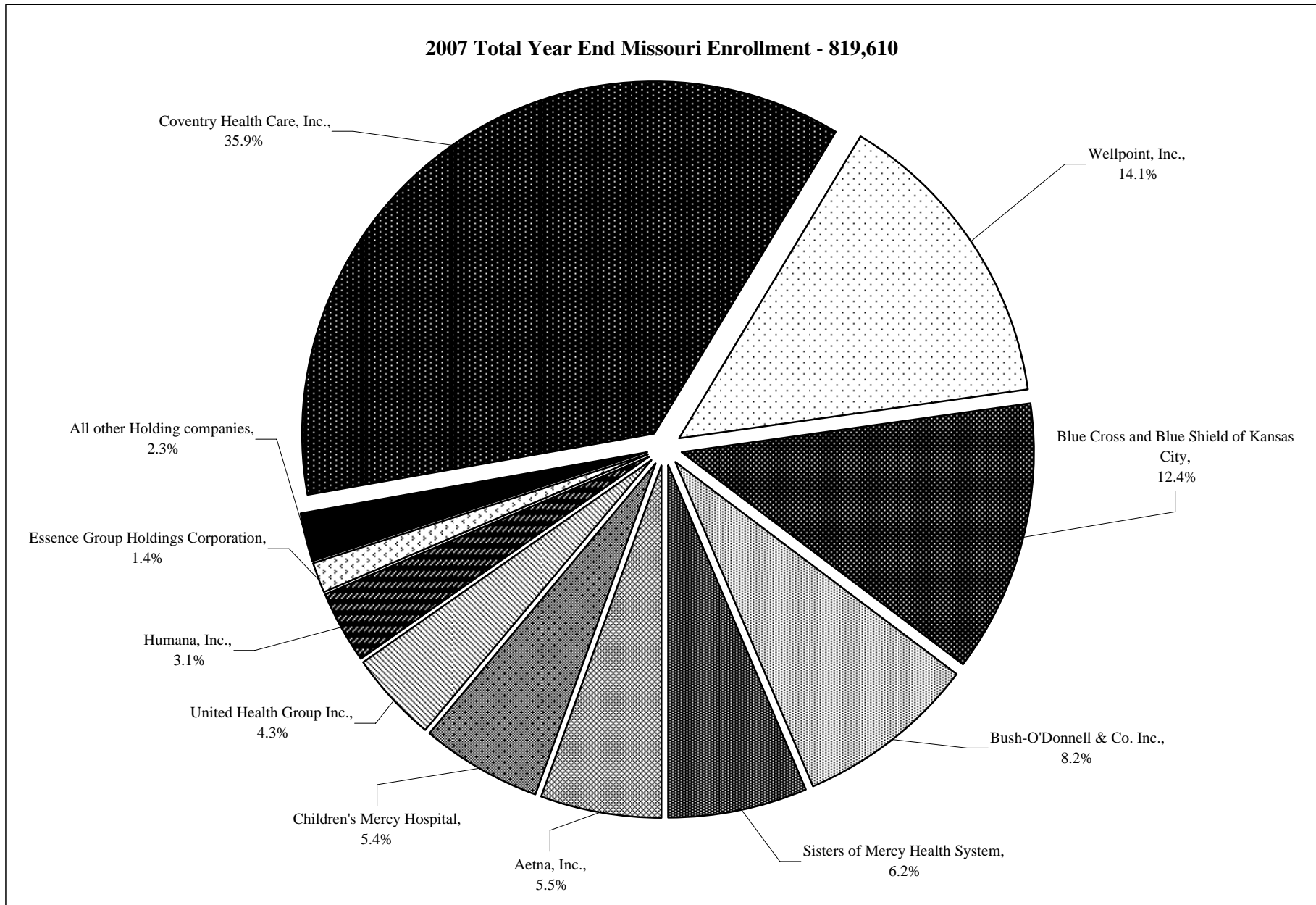
Missouri Year End Enrollment by Holding Company^{1,7,15}

includes Commercial, Medicare and Medicaid enrollment

Holding Company	Affiliated HMO(s)	Total Enrollment		Market Share	
		12/31/07	12/31/06	12/31/07	12/31/06
Coventry Health Care, Inc.	Coventry Health Care of Kansas, Inc.				
	Group Health Plan, Inc.	294,177	316,651	35.9%	34.3%
	Healthcare USA of Missouri, LLC				
Wellpoint, Inc.	HealthLink HMO, Inc. dba HealthLink HMO ⁶	115,609	132,342	14.1%	14.3%
	HMO Missouri, Inc. dba Anthem Blue Cross & Blue Shield				
Blue Cross and Blue Shield of Kansas City	Blue-Advantage Plus of Kansas City, Inc. dba Blue-Advantage Plus				
	Blue Cross & Blue Shield of Kansas City	101,769	102,207	12.4%	11.1%
	Good Health HMO, Inc. dba Blue-Care, Inc.				
Bush-O'Donnell & Co., Inc.	Alliance For Community Health, LLC dba Mercy CarePlus	67,549	69,874	8.2%	7.6%
Sisters of Mercy Health System	Mercy Health Plan of Missouri, Inc. dba Premier Health Plans	51,122	57,973	6.2%	6.3%
Aetna, Inc.	Aetna Health, Inc.	44,964	43,599	5.5%	4.7%
	Missouri Care, Inc.				
Children's Mercy Hospital	Children's Mercy's Family Health Partners, Inc.	43,922	40,903	5.4%	4.4%
United Health Group Inc.	United Healthcare of the Midwest, Inc.	35,308	66,392	4.3%	7.2%
Humana, Inc.	Humana Health Plan, Inc.	25,077	27,003	3.1%	2.9%
Essence Group Holdings Corporation	Essence, LLP	11,592	4,392	1.4%	0.5%
WellCare Health Plans, Inc.	Harmony Health Plan of Illinois, Inc. dba Harmony Health Plan of Missouri	9,844	3,774	1.2%	0.4%
Heartland Health	Community Health Plan	7,554	10,212	0.9%	1.1%
Cox Health	Cox Health Systems HMO, Inc.	6,489	7,999	0.8%	0.9%
CIGNA Corporation	CIGNA Healthcare of Ohio, Inc. dba CIGNA Healthcare of Kansas/Missouri	4,634	7,417	0.6%	0.8%
	CIGNA Healthcare of St. Louis, Inc.				
Centene Corporation ²⁴	FirstGuard Health Plan, Inc.	0	31,754	0.0%	3.4%
Withdrawn HMOs and/or Product Lines		0	0	0.0%	0.0%
Totals		819,610	922,492	100.0%	100.0%

Missouri Enrollment Market Share by Holding Company ^{5,7,15}

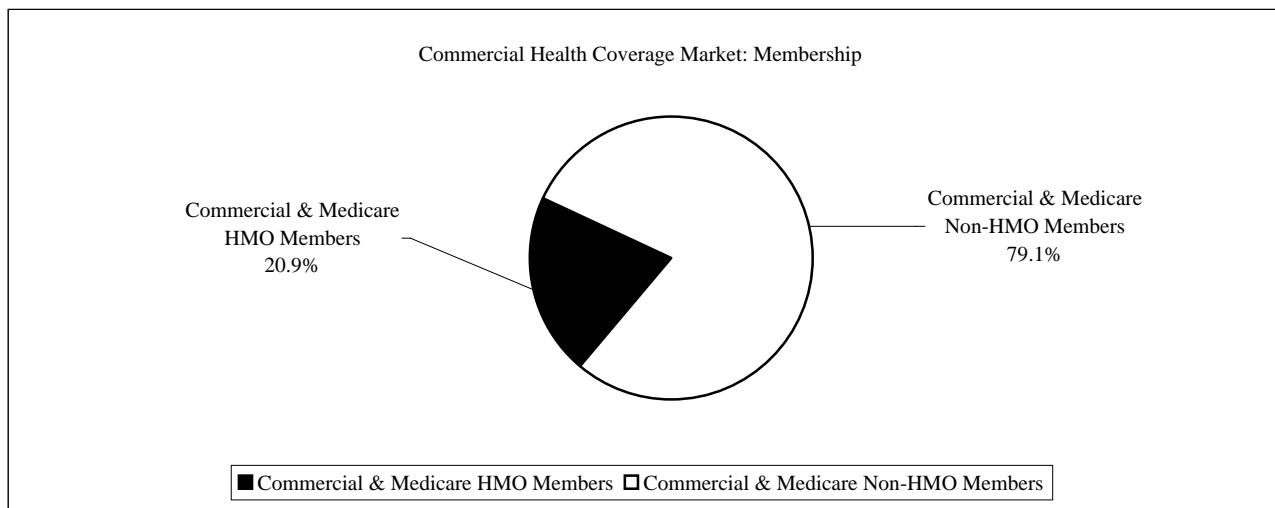
includes Commercial, Medicare and Medicaid enrollment



Major Medical Health Plan Membership

includes Commercial and Medicare membership

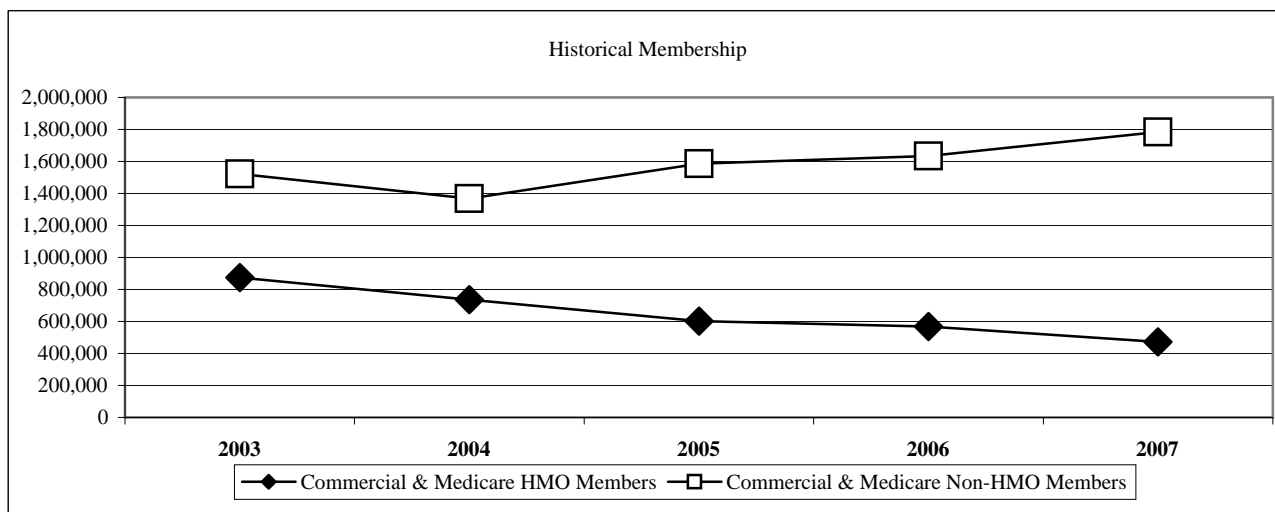
Major Medical Health Plan Membership	Membership	Market Share
Commercial & Medicare HMO Members ⁵	471,589	20.9%
Commercial & Medicare Non-HMO Members ¹⁸	1,784,807	79.1%
TOTALS	2,256,396	100.0%



Historical Membership

includes Commercial and Medicare membership

Historical Membership	2003	2004	2005	2006	2007
Commercial & Medicare HMO Members ¹	873,720	735,484	602,168	567,766	471,589
Commercial & Medicare Non-HMO Members ¹⁷	1,521,578	1,367,869	1,586,250	1,633,234	1,784,807
TOTALS	2,395,298	2,103,353	2,188,418	2,201,000	2,256,396



Individual and Employer Group Comprehensive Medical Expense Information

Missouri Licensed HMOs

This information is broken down into four Enrollment Categories:

Individual – Coverage sold directly to individuals and their families

Small Employer (2 - 50 Employees) – As defined by the federal Health Insurance Portability and Accountability Act (HIPAA).

Small Employer (3 - 25 Employees) – As defined by Missouri Law at section 379.930.2(28) RSMo, prior to effective date of legislative changes made in 2007.

Large Employer/Union (over 50 Employees) – As defined by the federal Health Insurance Portability and Accountability Act (HIPAA).

Number of Employers – Not applicable on page 18, for individual coverage.

Number of Enrollees – Equals the number of subscribers plus all dependents.

Direct Premium Written – The amount charged when a subscriber contracts for insurance coverage before reinsurance has been ceded and/or assumed.

Direct Premium Earned – The amount of premium attributable to the coverage already provided in a given period before reinsurance has been ceded and/or assumed.

Direct Losses Paid – The sum of all payments made during the year for the benefit of insurance claimants, before reinsurance has been ceded and/or assumed. These payments include amounts paid in the current year for claims arising from coverage in prior years and exclude amounts which will be paid in future years for claims arising from the current year. Hence, this item is not a measure of actual cost of current coverages, but only of current cash flows.

Direct Losses Incurred – The sum of direct losses paid plus an estimate at the close of the year of the amounts to be paid in the future for all claims arising from the current and all prior years, minus the corresponding estimate made at the close of business for the preceding year. This includes estimated amounts for incurred-but-not-reported (IBNR) claims.

Medical Loss Ratio – Direct Losses Incurred divided by Direct Premiums Earned. In some cases, losses are allocated by the company across all markets, resulting in a consistent Medical Loss Ratio in all markets where the company has business.

Premium PMPM & Average PMPM – For the individual market, average premium per member, per month, is calculated by dividing total reported premium by total reported cumulative member months. For the group markets, average premium per member, per month, is calculated by assuming that every member reported at the end of the year was there for all 12 months of the year. Total premium is divided by the product of total membership times 12.

Association Groups – information on association groups is generally excluded. The Missouri Department of Insurance, Financial Institutions and Professional Registration (DIFP) doesn't collect data on association group activity, except for associations with special exemptions as set forth in Missouri law at section 376.421, RSMo (HB 1827, 2006). However, only one HMO, Coventry Health Care of Kansas, Inc., reported any such activity. The activity reported is incorporated into the regular large and small employer group data.

NOTE: The number of enrollees and employers is being reported as of December 31, 2007, while premium and loss information is being cumulatively reported for the entire calendar year of 2007. As a result, any company that did not have active enrollment at the end of the year may still have premium and loss information.

Individual Comprehensive Medical Expense Information ⁴

as of 12/31/07

Health Maintenance Organization	Number of Enrollees	Cumulative Member Months	Direct Premiums Written	Direct Premiums Earned	Direct Losses Paid	Direct Losses Incurred	Medical Loss Ratio	Premium PMPM
CIGNA Healthcare of Ohio, Inc. dba CIGNA Healthcare of Kansas/Missouri	4	7	\$10,345	\$10,345	\$0	\$313	3.0%	\$1,477.86
CIGNA Healthcare of St. Louis, Inc.	0	4	\$6,010	\$6,010	\$0	\$8,200	136.4%	\$1,502.50
Good Health HMO, Inc. dba Blue-Care, Inc.	288	4,392	\$1,193,251	\$1,193,251	\$900,117	\$909,356	76.2%	\$271.69
Group Health Plan, Inc.	17	268	\$13,868	\$13,868	\$29,510	\$31,469	226.9%	\$51.75
HealthLink HMO, Inc. dba HealthLink HMO ⁶	61	931	\$38,122	\$38,122	\$28,564	\$33,244	87.2%	\$40.95
HMO Missouri, Inc. dba Anthem Blue Cross & Blue Shield	2,419	31,319	\$9,994,090	\$9,994,090	\$8,591,850	\$8,882,199	88.9%	\$319.11
Humana Health Plan, Inc.	6	72	\$53,699	\$53,699	\$76,213	\$80,313	149.6%	\$745.82
All HMOs	2,795	36,993	\$11,309,385	\$11,309,385	\$9,626,254	\$9,945,094	87.9%	\$305.72

Large Employer Comprehensive Medical Expense Information ⁵

HIPAA Large Employer/Union Definition (over 50 employees)

Health Maintenance Organization	as of 12/31/07		Direct	Direct	Direct	Direct	Medical	Average
	Number of	Number of	Premiums	Premiums	Losses	Losses	Loss	Premium
	Employers	Enrollees	Written	Earned	Paid	Incurred	Ratio	PMPM
Aetna Health, Inc.	180	13,271	\$42,830,037	\$42,830,037	\$37,302,410	\$37,294,931	87.1%	\$268.95
Blue Cross & Blue Shield of Kansas City	2	12,589	\$44,400,000	\$44,043,000	\$38,395,000	\$39,480,000	89.6%	\$291.54
CIGNA Healthcare of Ohio, Inc. dba CIGNA Healthcare of Kansas/Missouri	31	1,607	\$7,110,826	\$7,110,826	\$6,439,432	\$5,820,478	81.9%	\$368.74
CIGNA Healthcare of St. Louis, Inc.	38	3,026	\$12,653,877	\$12,653,877	\$11,211,992	\$11,054,612	87.4%	\$348.48
Community Health Plan	20	4,272	\$18,740,515	\$18,740,515	\$17,718,934	\$16,960,154	90.5%	\$365.57
Coventry Health Care of Kansas, Inc. ²⁸	58	26,444	\$86,399,041	\$86,399,041	\$72,550,493	\$71,412,696	82.7%	\$272.27
Cox Health Systems HMO, Inc.	17	3,581	\$11,140,444	\$11,140,444	\$9,734,546	\$10,360,992	93.0%	\$259.25
Good Health HMO, Inc. dba Blue-Care, Inc.	113	53,150	\$132,500,000	\$132,052,000	\$114,840,000	\$117,920,000	89.3%	\$207.04
Group Health Plan, Inc.	109	51,548	\$195,192,149	\$195,192,149	\$154,978,649	\$151,888,289	77.8%	\$315.55
HealthLink HMO, Inc. dba HealthLink HMO ⁶	0	0	\$0	\$0	\$0	\$0	0.0%	\$0.00
HMO Missouri, Inc. dba Anthem Blue Cross & Blue Shield	181	63,835	\$224,544,459	\$224,541,355	\$186,404,972	\$194,198,160	86.5%	\$293.13
Humana Health Plan, Inc.	18	8,495	\$39,960,039	\$42,812,322	\$35,962,350	\$38,959,214	91.0%	\$419.98
Mercy Health Plan of Missouri, Inc. dba Premier Health Plans	54	29,329	\$102,704,724	\$102,704,724	\$82,389,870	\$81,939,380	79.8%	\$291.82
United Healthcare of the Midwest, Inc. ³⁰	30	12,994	\$105,725,570	\$105,674,661	\$95,198,744	\$89,900,378	85.1%	\$677.71
All HMOs	851	284,141	\$1,023,901,681	\$1,025,894,951	\$863,127,392	\$867,189,284	84.5%	\$300.88

Small Employer Comprehensive Medical Expense Information ⁵

HIPAA Small Employer Definition (2-50 Employees)

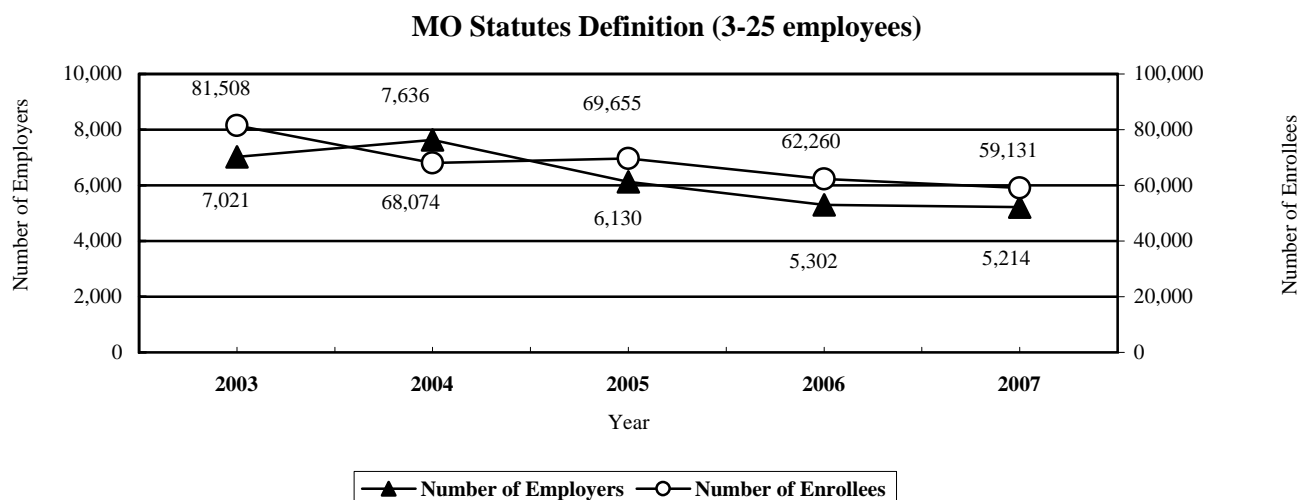
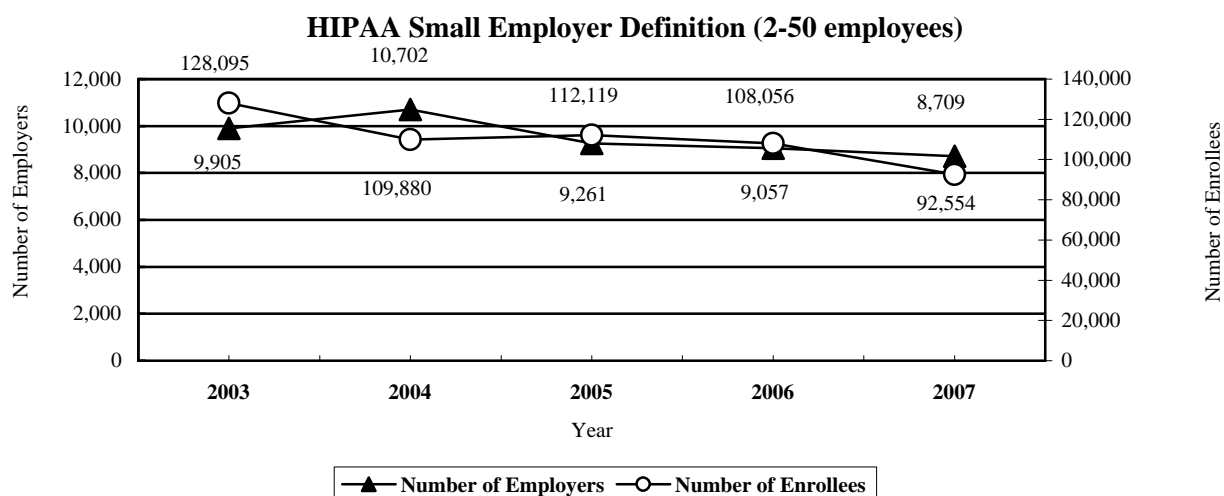
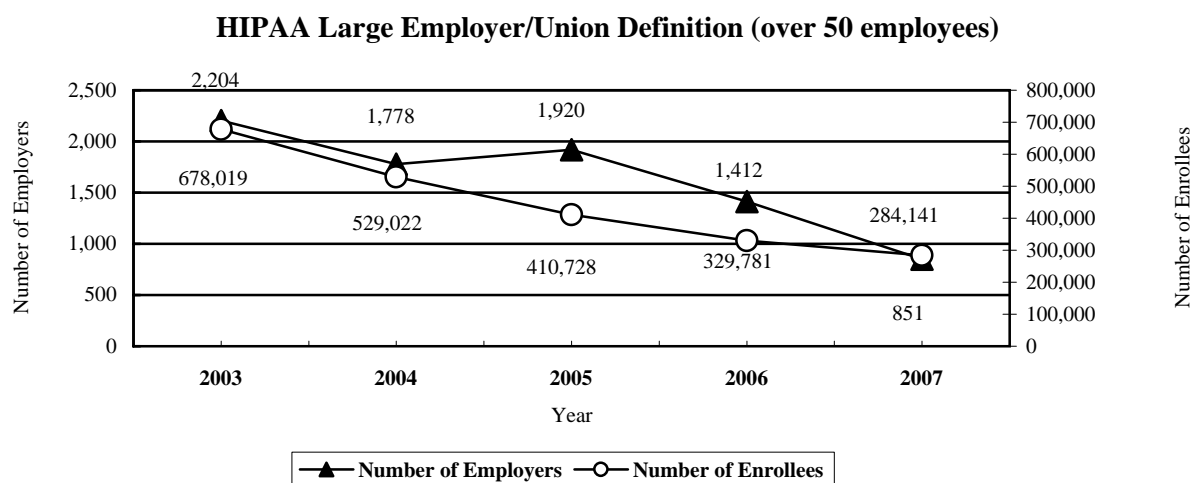
Health Maintenance Organization	as of 12/31/07		Direct	Direct	Direct	Direct	Medical	Average
	Number of	Number of	Premiums	Premiums	Losses	Losses	Loss	Premium
	Employers	Enrollees	Written	Earned	Paid	Incurred	Ratio	PMPM
Aetna Health, Inc.	74	1,166	\$4,449,412	\$4,449,412	\$5,366,037	\$5,401,427	121.4%	\$318.00
Blue Cross & Blue Shield of Kansas City	0	0	\$2,037,000	\$2,037,000	\$1,466,000	\$1,545,000	0.0%	\$0.00
CIGNA Healthcare of Ohio, Inc. dba CIGNA Healthcare of Kansas/Missouri	0	0	\$0	\$0	\$0	\$0	0.0%	\$0.00
CIGNA Healthcare of St. Louis, Inc.	0	0	\$0	\$0	\$0	\$0	0.0%	\$0.00
Community Health Plan	153	3,137	\$10,323,463	\$10,323,463	\$9,383,232	\$8,981,413	87.0%	\$274.24
Coventry Health Care of Kansas, Inc. ²⁸	1,854	14,321	\$63,795,127	\$63,795,127	\$50,155,689	\$45,742,192	71.7%	\$371.22
Cox Health Systems HMO, Inc.	104	2,622	\$9,114,909	\$9,114,909	\$7,964,628	\$8,477,175	93.0%	\$289.69
Good Health HMO, Inc. dba Blue-Care, Inc.	1,336	9,662	\$27,020,000	\$27,016,000	\$21,109,000	\$22,399,000	82.9%	\$233.01
Group Health Plan, Inc.	862	8,372	\$26,418,837	\$26,418,837	\$19,178,413	\$18,758,861	71.0%	\$262.97
HealthLink HMO, Inc. dba HealthLink HMO ⁶	0	0	\$84	\$84	\$63	\$73	0.0%	\$0.00
HMO Missouri, Inc. dba Anthem Blue Cross & Blue Shield	3,963	49,274	\$143,244,443	\$143,241,114	\$116,134,495	\$119,884,638	83.7%	\$242.25
Humana Health Plan, Inc.	69	381	\$1,606,247	\$2,446,987	\$1,615,007	\$1,688,417	69.0%	\$535.21
Mercy Health Plan of Missouri, Inc. dba Premier Health Plans	203	2,901	\$34,234,908	\$34,234,908	\$33,652,200	\$33,468,197	97.8%	\$983.42
United Healthcare of the Midwest, Inc. ³⁰	91	718	\$5,822,767	\$5,819,963	\$4,125,418	\$3,895,814	66.9%	\$675.48
All HMOs	8,709	92,554	\$328,067,197	\$328,897,804	\$270,150,182	\$270,242,207	82.2%	\$296.13

Small Employer Comprehensive Medical Expense Information ⁵

MO Statutes Small Employer Definition (3-25 Employees)

Health Maintenance Organization	as of 12/31/07		Direct	Direct	Direct	Direct	Medical	Average
	Number of	Number of	Premiums	Premiums	Losses	Losses	Loss	Premium
	Employers	Enrollees	Written	Earned	Paid	Incurred	Ratio	PMPM
Aetna Health, Inc.	48	340	\$1,387,614	\$1,387,614	\$1,352,080	\$1,355,422	97.7%	\$340.10
Blue Cross & Blue Shield of Kansas City	0	0	\$1,063,000	\$1,063,000	\$777,000	\$820,000	77.1%	\$0.00
CIGNA Healthcare of Ohio, Inc. dba CIGNA Healthcare of Kansas/Missouri	0	0	\$0	\$0	\$0	\$0	0.0%	\$0.00
CIGNA Healthcare of St. Louis, Inc.	0	0	\$0	\$0	\$0	\$0	0.0%	\$0.00
Community Health Plan	124	1,725	\$5,393,961	\$5,393,961	\$4,832,364	\$4,625,428	85.8%	\$260.58
Coventry Health Care of Kansas, Inc. ²⁸	612	9,413	\$25,703,778	\$25,703,778	\$16,937,263	\$16,968,663	66.0%	\$227.56
Cox Health Systems HMO, Inc.	60	790	\$3,443,410	\$3,443,410	\$3,008,860	\$3,202,488	93.0%	\$363.23
Good Health HMO, Inc. dba Blue-Care, Inc.	771	5,620	\$15,180,000	\$15,174,000	\$11,700,000	\$12,428,000	81.9%	\$225.00
Group Health Plan, Inc.	662	5,474	\$18,825,413	\$18,825,413	\$19,178,413	\$18,758,861	99.6%	\$286.59
HealthLink HMO, Inc. dba HealthLink HMO ⁶	0	0	\$84	\$84	\$63	\$73	86.9%	\$0.00
HMO Missouri, Inc. dba Anthem Blue Cross & Blue Shield	2,711	33,248	\$96,655,259	\$96,653,013	\$78,362,619	\$80,893,056	83.7%	\$242.25
Humana Health Plan, Inc.	47	190	\$518,233	\$1,498,621	\$1,064,022	\$1,108,980	74.0%	\$657.29
Mercy Health Plan of Missouri, Inc. dba Premier Health Plans	129	1,934	\$21,910,341	\$21,910,341	\$23,208,414	\$81,939,380	374.0%	\$944.09
United Healthcare of the Midwest, Inc. ³⁰	50	397	\$3,214,718	\$3,213,170	\$2,277,621	\$2,150,858	66.9%	\$674.47
All HMOs	5,214	59,131	\$193,295,811	\$194,266,405	\$162,698,719	\$224,251,209	115.4%	\$273.78

5 Year Large and Small Employer Coverage Trends ¹



HMO Financial Information

The tables and charts in this section describe the financial operations of health maintenance organizations licensed and active in Missouri in 2007.

The first portion of the section pertains to the HMOs' Missouri market activities including:

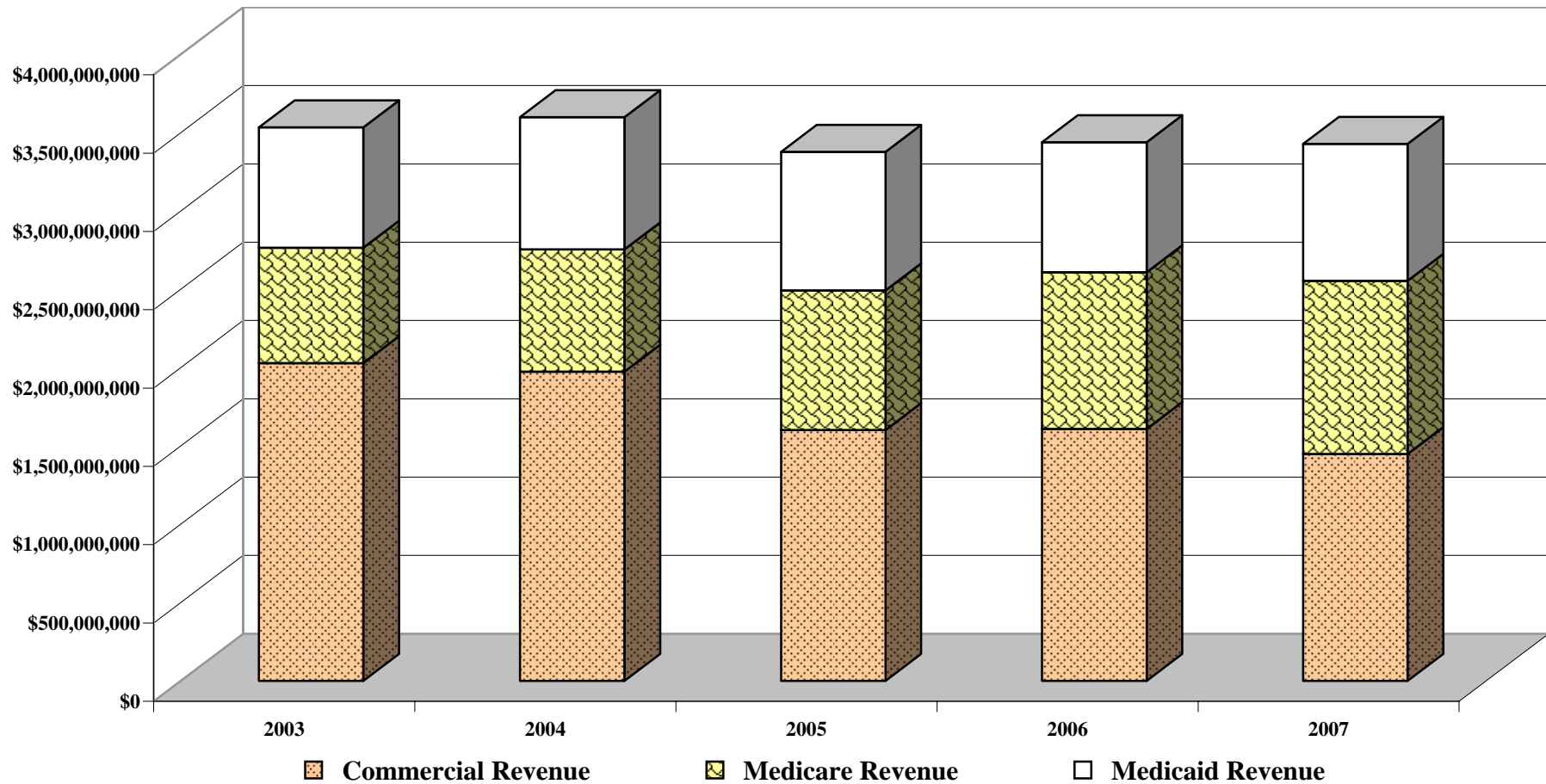
- Total Missouri premium by payment category (Commercial, Medicare, and Medicaid revenues) from 2002 to 2007;
- Missouri market shares by HMO and by holding company; and
- Commercial premiums per member per month (PMPM).

The second half of this section focuses on the HMOs' nationwide business experience. Core items are presented from each HMO's financial statement.

In addition, three tables depicting the business experience of the HMOs indicate the relative liquidity, efficiency and performance of each HMO. Included in these indicators are medical loss and administrative expense ratios, which are commonly tracked as measures of an HMO's cost-management effectiveness. Note that these ratios and indicators are dependent upon the model type, length of time in operations and accounting practices. If necessary, adjustments have been made (and noted) to maintain data comparability.

Though these ratios and indicators have been commonly accepted and often referred to in industry analyses, no benchmarks or target values have been established. The values shown for any one HMO relative to another are not meant to be interpreted as an endorsement or rating by the DIFP. The information is intended to serve only as a basis for comparison, using commonly accepted industry measures.

Missouri Year End Premium Related Revenue Totals ⁷



Missouri Premium Related Revenue Totals and % Change¹³

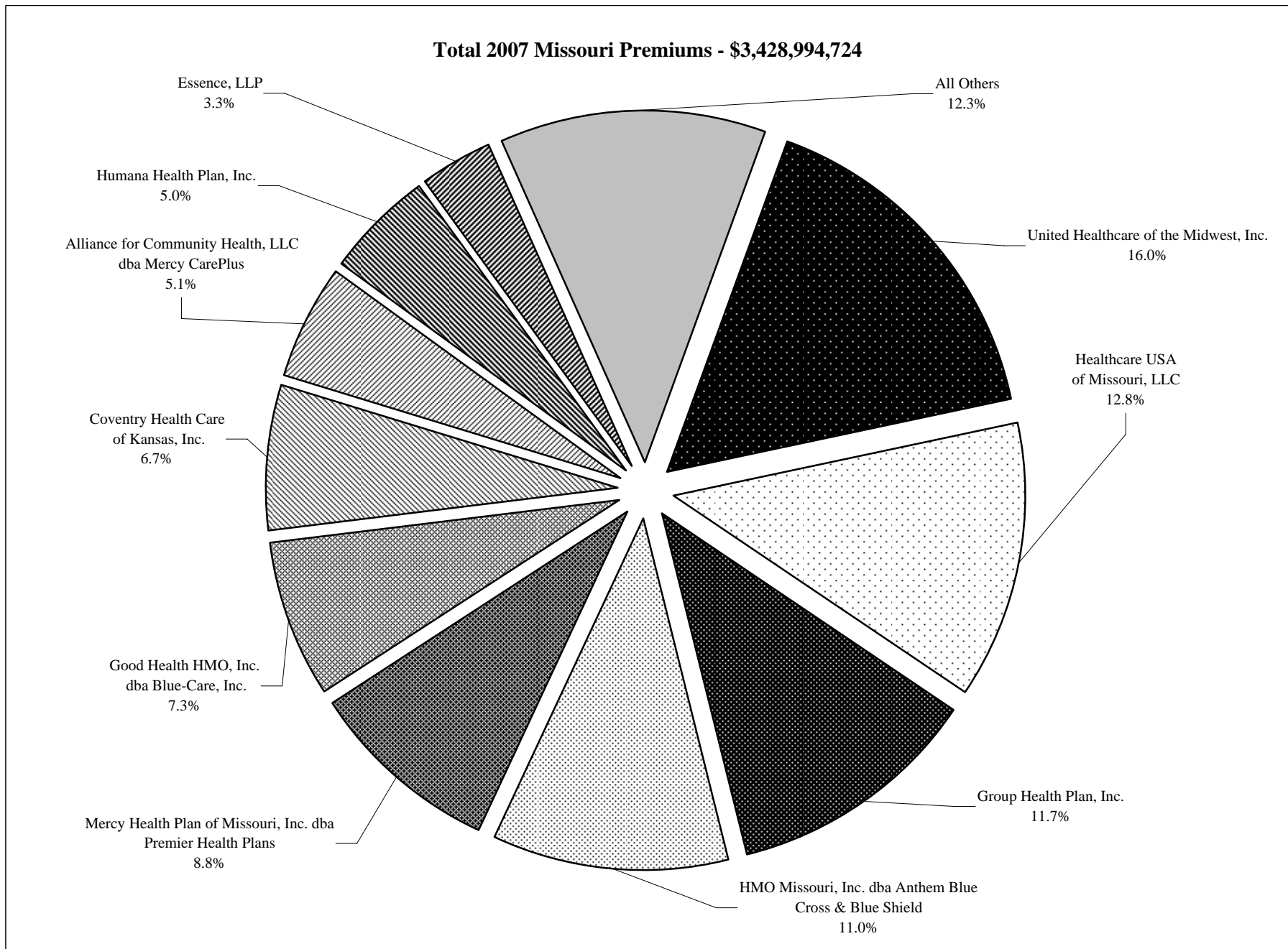
	2003	2004	% Change (2003-2004) ^{3,6}	2005	% Change (2004-2005) ³	2006	% Change (2005-2006) ³	2007	% Change (2006-2007) ³
Commercial Revenue	\$2,029,833,615	\$1,975,374,683	-2.7%	\$1,603,071,204	-18.8%	\$1,609,932,208	0.4%	\$1,449,596,165	-10.0%
Medicare Revenue ²	\$736,302,901	\$780,728,897	6.0%	\$890,486,448	14.1%	\$999,928,985	12.3%	\$1,106,468,651	10.7%
Medicaid Revenue	\$769,072,011	\$844,582,928	9.8%	\$885,092,454	4.8%	\$830,626,305	-6.2%	\$872,929,908	5.1%
Total Premium Revenue	\$3,535,208,527	\$3,600,686,508	1.9%	\$3,378,650,106	-6.2%	\$3,440,487,498	1.8%	\$3,428,994,724	-0.3%

Missouri HMO Premium Related Data ⁴

in descending order of 2007 Missouri Market Share

Health Maintenance Organization	Missouri Market Share	Missouri Commercial Premiums	Missouri Medicare Premiums ²	Missouri Medicaid Premiums	Total Missouri Premiums	% Change in Premium Related Revenues (2006-2007) ³
United Healthcare of the Midwest, Inc.	16.0%	\$111,494,624	\$436,680,936	\$0	\$548,175,560	-1.3%
Healthcare USA of Missouri, LLC	12.8%	\$0	\$0	\$437,691,676	\$437,691,676	34.8%
Group Health Plan, Inc.	11.7%	\$221,624,854	\$180,190,523	\$0	\$401,815,377	-5.0%
HMO Missouri, Inc. dba Anthem Blue Cross & Blue Shield	11.0%	\$377,776,559	\$0	\$0	\$377,776,559	-5.1%
Mercy Health Plan of Missouri, Inc. dba Premier Health Plans	8.8%	\$136,717,572	\$164,992,054	\$0	\$301,709,626	-6.5%
Good Health HMO, Inc. dba Blue-Care, Inc.	7.3%	\$250,296,158	\$0	\$0	\$250,296,158	45.5%
Coventry Health Care of Kansas, Inc.	6.7%	\$149,885,030	\$79,041,942	\$0	\$228,926,972	-20.3%
Alliance for Community Health, LLC dba Mercy CarePlus	5.1%	\$0	\$0	\$173,451,060	\$173,451,060	39.4%
Humana Health Plan, Inc.	5.0%	\$41,215,860	\$130,851,203	\$0	\$172,067,063	-13.5%
Essence, LLP	3.3%	\$0	\$114,711,993	\$0	\$114,711,993	296.1%
Children's Mercy's Family Health Partners, Inc.	2.8%	\$0	\$0	\$97,320,927	\$97,320,927	0.2%
Blue-Advantage Plus of Kansas City, Inc. dba Blue-Advantage Plus	2.2%	\$0	\$0	\$76,813,612	\$76,813,612	5.5%
Missouri Care, Inc.	2.0%	\$0	\$0	\$68,656,242	\$68,656,242	-10.0%
Aetna Health, Inc.	1.4%	\$46,613,811	\$0	\$0	\$46,613,811	-0.5%
Blue Cross & Blue Shield of Kansas City	1.3%	\$45,278,828	\$0	(\$30)	\$45,278,798	-49.8%
Community Health Plan	0.8%	\$28,628,192	\$0	\$0	\$28,628,192	-31.1%
Cox Health Systems HMO, Inc.	0.6%	\$20,255,353	\$0	\$0	\$20,255,353	-2.6%
Harmony Health Plan of Illinois, Inc. dba Harmony Health Plan of Missouri	0.6%	\$0	\$0	\$18,996,421	\$18,996,421	430.8%
CIGNA Healthcare of St. Louis, Inc.	0.4%	\$12,653,878	\$0	\$0	\$12,653,878	-8.9%
CIGNA Healthcare of Ohio, Inc. dba CIGNA Healthcare of Kansas/Missouri	0.2%	\$7,117,240	\$0	\$0	\$7,117,240	-29.6%
HealthLink HMO, Inc. dba HealthLink HMO ⁶	0.0%	\$38,206	\$0	\$0	\$38,206	-22.2%
FirstGuard Health Plan, Inc. ²⁴	0.0%	\$0	\$0	\$0	\$0	-100.0%
All HMOs with Missouri Premiums in 2007	100.0%	\$1,449,596,165	\$1,106,468,651	\$872,929,908	\$3,428,994,724	-0.3%

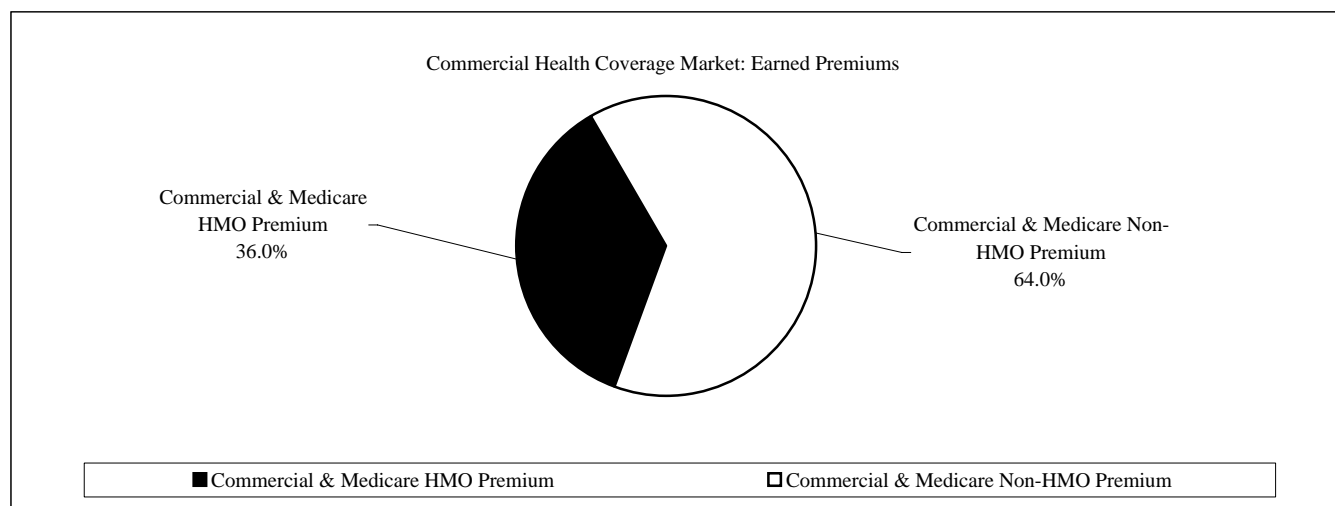
Missouri HMO Premium Related Market Shares ⁴



Major Medical Health Plan Premium

includes Commercial and Medicare premium

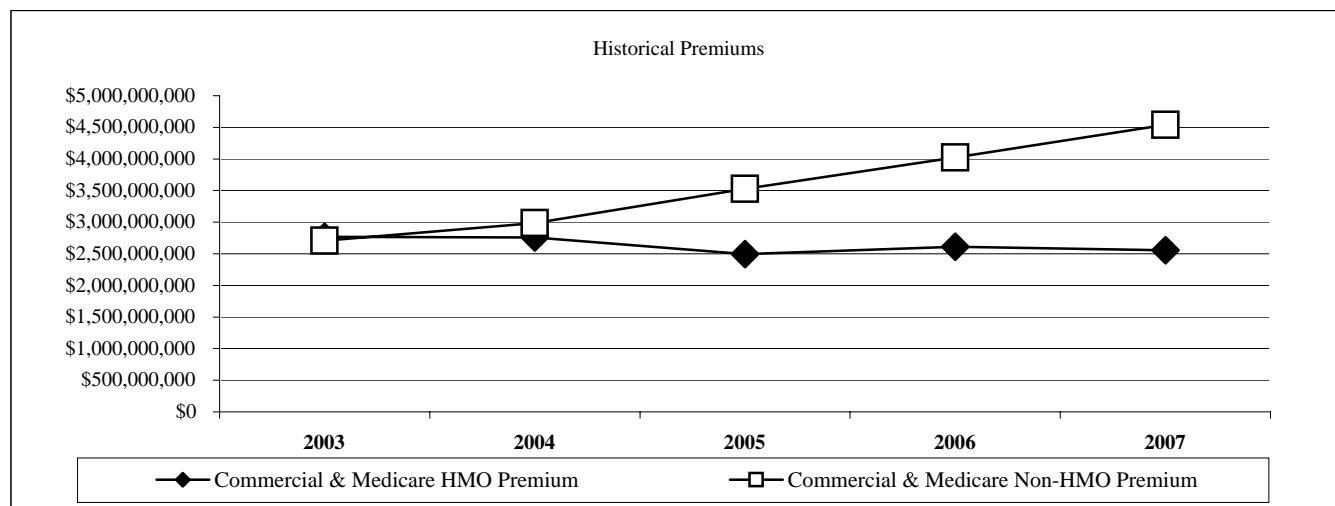
Major Medical Health Plans Premiums	Premiums	Market Share
Commercial & Medicare HMO Premium ⁴	\$2,556,064,816	36.0%
Commercial & Medicare Non-HMO Premium ¹⁸	\$4,538,379,402	64.0%
TOTALS	\$7,094,444,218	100.0%



Historical Premium

includes Commercial and Medicare premium

Premium Membership	2003	2004	2005	2006	2007
Commercial & Medicare HMO Premium ⁷	\$2,766,136,516	\$2,756,103,580	\$2,493,557,652	\$2,609,861,193	\$2,556,064,816
Commercial & Medicare Non-HMO Premium ¹⁷	\$2,709,231,893	\$2,986,297,915	\$3,525,427,373	\$4,024,076,942	\$4,538,379,402
TOTALS	\$5,475,368,409	\$5,742,401,495	\$6,018,985,025	\$6,633,938,135	\$7,094,444,218



Top 5 Market Share HMOs by Year⁷

2003 20.5% United Healthcare of the Midwest, Inc.
 15.6% Mercy Health Plan of Missouri, Inc. dba Premier Health Plans
 13.2% Group Health Plan, Inc.
 9.3% Healthcare USA of Missouri, LLC
 7.4% Coventry Health Care of Kansas, Inc.

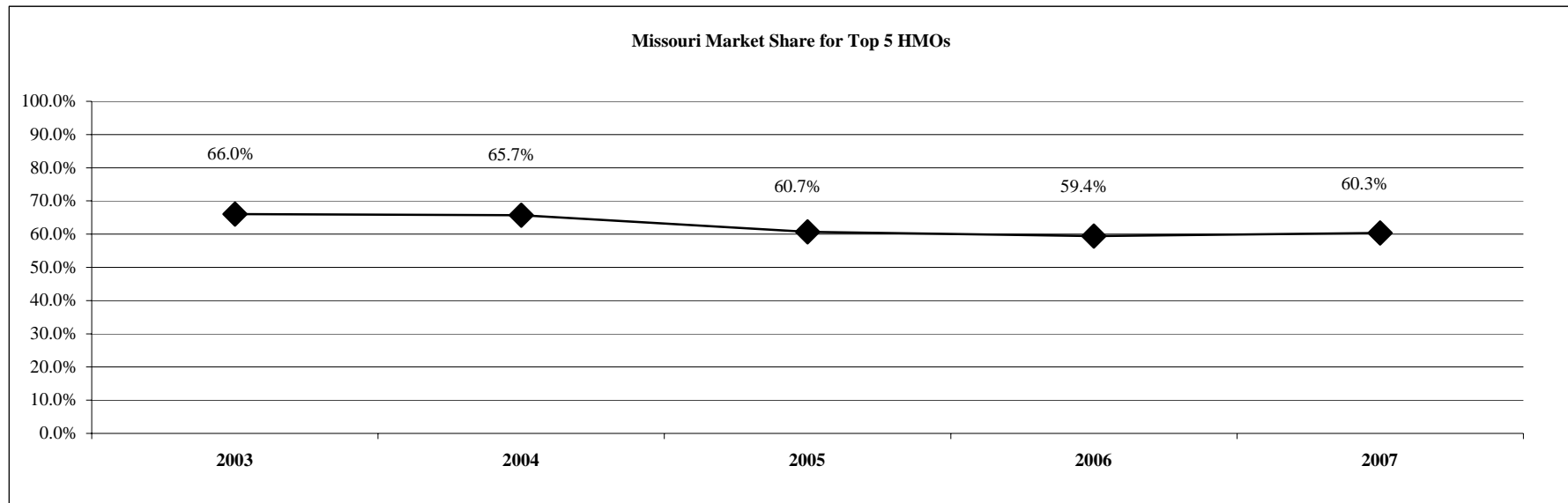
2004 18.4% United Healthcare of the Midwest, Inc.
 15.4% Group Health Plan, Inc.
 14.5% Mercy Health Plan of Missouri, Inc. dba Premier Health Plans
 9.6% Healthcare USA of Missouri, LLC
 7.8% HMO Missouri, Inc. dba Anthem Blue Cross & Blue Shield

2005 16.2% United Healthcare of the Midwest, Inc.
 12.9% Group Health Plan, Inc.
 11.3% Mercy Health Plan of Missouri, Inc. dba Premier Health Plans
 10.2% Healthcare USA of Missouri, LLC
 10.1% HMO Missouri, Inc. dba Anthem Blue Cross & Blue Shield

2006 16.3% United Healthcare of the Midwest, Inc.
 12.4% Group Health Plan, Inc.
 11.7% HMO Missouri, Inc. dba Anthem Blue Cross & Blue Shield
 9.5% Mercy Health Plan of Missouri, Inc. dba Premier Health Plans
 9.5% Healthcare USA of Missouri, LLC

2007 16.0% United Healthcare of the Midwest, Inc.
 12.8% Healthcare USA of Missouri, LLC
 11.7% Group Health Plan, Inc.
 11.0% HMO Missouri, Inc. dba Anthem Blue Cross & Blue Shield
 8.8% Mercy Health Plan of Missouri, Inc. dba Premier Health Plans

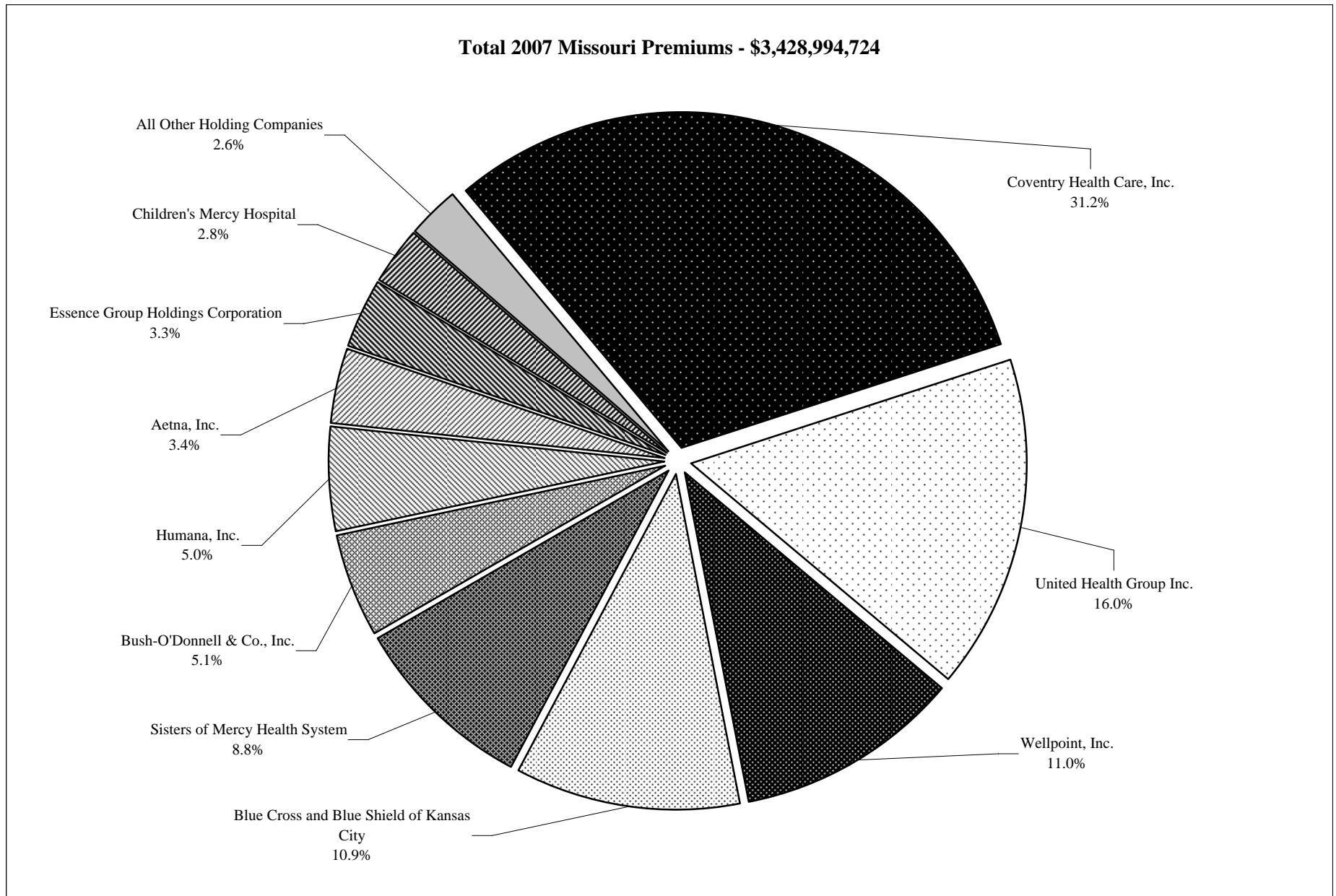
Historical Missouri Market Concentration for the Top 5 HMOs Based on Premium



Missouri HMO Premium Related Data by Holding Company ^{4,15}
in descending order of 2007 Missouri Market Share

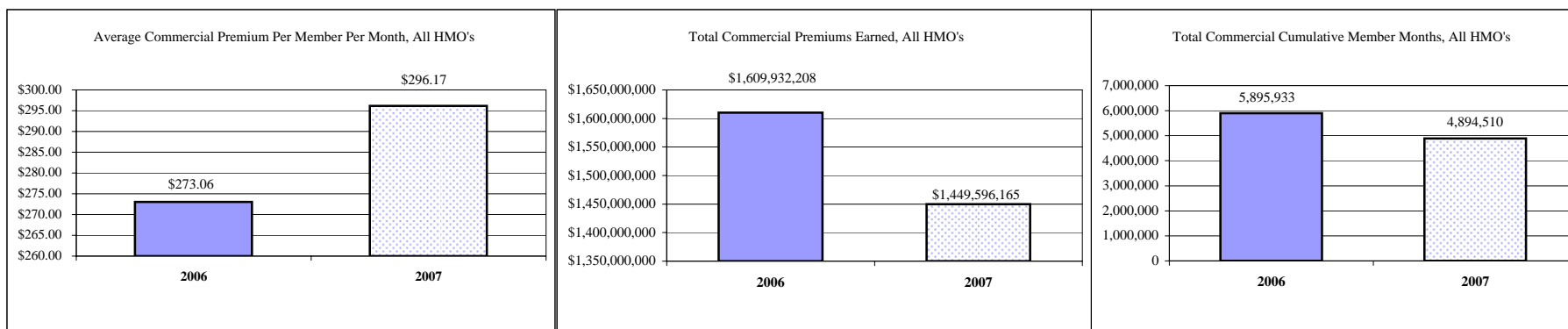
Holding Companies	Missouri Market Share	Missouri Commercial Premiums	Missouri Medicare Revenue²	Missouri Medicaid Revenue	Total MO Premium Related Revenues	% Change in Premium Related Revenues (2006-2007)³
Coventry Health Care, Inc.	31.2%	\$371,509,884	\$259,232,465	\$437,691,676	\$1,068,434,025	3.3%
United Health Group Inc.	16.0%	\$111,494,624	\$436,680,936	\$0	\$548,175,560	-1.3%
Wellpoint, Inc.	11.0%	\$377,814,765	\$0	\$0	\$377,814,765	-5.1%
Blue Cross and Blue Shield of Kansas City	10.9%	\$295,574,986	\$0	\$76,813,582	\$372,388,568	11.1%
Sisters of Mercy Health System	8.8%	\$136,717,572	\$164,992,054	\$0	\$301,709,626	-19.5%
Bush-O'Donnell & Co., Inc.	5.1%	\$0	\$0	\$173,451,060	\$173,451,060	39.4%
Humana, Inc.	5.0%	\$41,215,860	\$130,851,203	\$0	\$172,067,063	-13.5%
Aetna, Inc.	3.4%	\$46,613,811	\$0	\$68,656,242	\$115,270,053	-6.4%
Essence Group Holdings Corporation	3.3%	\$0	\$114,711,993	\$0	\$114,711,993	296.1%
Children's Mercy Hospital	2.8%	\$0	\$0	\$97,320,927	\$97,320,927	0.2%
Heartland Health	0.8%	\$28,628,192	\$0	\$0	\$28,628,192	-31.1%
Cox Health	0.6%	\$20,255,353	\$0	\$0	\$20,255,353	-2.6%
CIGNA Corporation	0.6%	\$19,771,118	\$0	\$0	\$19,771,118	-17.6%
WellCare Health Plans, Inc.	0.6%	\$0	\$0	\$18,996,421	\$18,996,421	430.8%
Centene Corporation ²⁴	0.0%	\$0	\$0	\$0	\$0	-100.0%
All HMO Subsidiaries with MO Premiums in 2007	100.0%	\$1,449,596,165	\$1,106,468,651	\$872,929,908	\$3,428,994,724	-0.3%

Missouri HMO Premium Based Market Shares ^{4,15}
by Holding Company



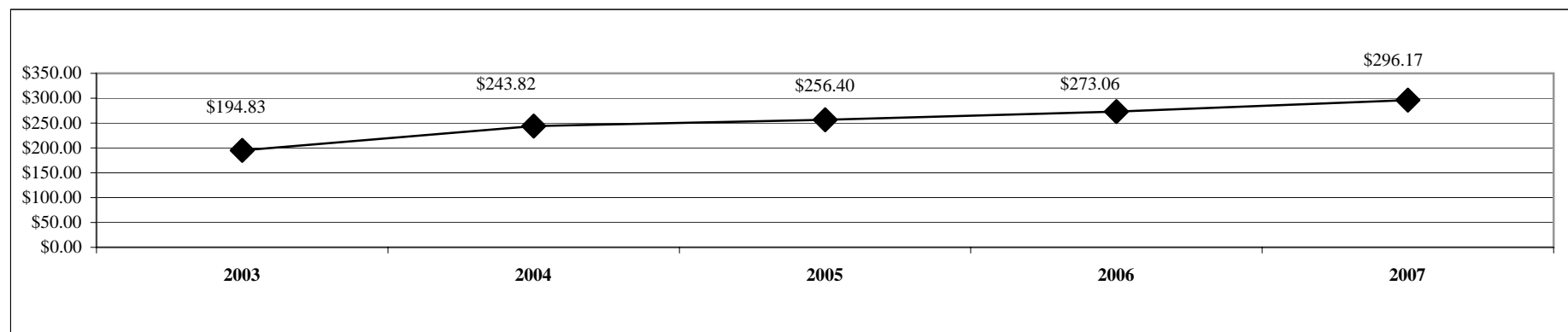
Missouri Commercial Premiums Per Member Per Month ⁴

Health Maintenance Organization	Commercial Premiums Per Member Per Month (PMPM)			Commercial Premiums Earned		Commercial Cumulative Member Months	
	2007	2006	% Change ³	2007	2006	2007	2006
Aetna Health, Inc.	\$276.65	\$263.05	5.2%	\$46,613,811	\$46,830,469	168,495	178,026
Blue Cross & Blue Shield of Kansas City	\$299.51	\$288.09	4.0%	\$45,278,828	\$90,316,851	151,174	313,506
CIGNA Healthcare of Ohio, Inc. dba CIGNA Healthcare of Kansas/Missouri	\$276.82	\$259.55	6.7%	\$7,117,240	\$10,106,528	25,711	38,939
CIGNA Healthcare of St. Louis, Inc.	\$340.23	\$310.41	9.6%	\$12,653,878	\$13,895,047	37,192	44,763
Community Health Plan	\$330.18	\$323.99	1.9%	\$28,628,192	\$41,538,554	86,706	128,210
Coventry Health Care of Kansas, Inc.	\$263.26	\$252.31	4.3%	\$149,885,030	\$200,897,871	569,343	796,231
Cox Health Systems HMO, Inc.	\$258.25	\$234.77	10.0%	\$20,255,353	\$20,804,757	78,433	88,618
Good Health HMO, Inc. dba Blue-Care, Inc.	\$335.98	\$301.32	11.5%	\$250,296,158	\$172,053,508	744,978	570,999
Group Health Plan, Inc.	\$300.74	\$261.19	15.1%	\$221,624,854	\$262,911,772	736,937	1,006,578
HealthLink HMO, Inc. dba HealthLink HMO ⁶	\$32.82	\$43.09	-23.8%	\$38,206	\$49,120	1,164	1,140
HMO Missouri, Inc. dba Anthem Blue Cross & Blue Shield	\$264.47	\$251.89	5.0%	\$377,776,559	\$398,152,546	1,428,450	1,580,633
Humana Health Plan, Inc.	\$326.15	\$302.69	7.8%	\$41,215,860	\$68,083,625	126,369	224,928
Mercy Health Plan of Missouri, Inc. dba Premier Health Plans	\$334.34	\$280.40	19.2%	\$136,717,572	\$143,262,957	408,920	510,924
United Healthcare of the Midwest, Inc.	\$337.21	\$341.94	-1.4%	\$111,494,624	\$141,028,603	330,638	412,438
Withdrawn HMO's	\$0.00	\$0.00	0.0%	\$0	\$0	0	0
All HMOs with Missouri Premiums in Each Year	\$296.17	\$273.06	8.5%	\$1,449,596,165	\$1,609,932,208	4,894,510	5,895,933



Missouri Historical Commercial Premiums Per Member Per Month ⁷

Health Maintenance Organization	2003	2004	2005	2006	2007	% Change (2003 - 2007) ²³
Aetna Health, Inc.	\$215.91	\$231.59	\$252.26	\$263.05	\$276.65	28.1%
Blue Cross & Blue Shield of Kansas City	\$219.33	\$236.91	\$261.92	\$288.09	\$299.51	36.6%
CIGNA Healthcare of Ohio, Inc. dba CIGNA Healthcare of Kansas/Missouri	\$238.83	\$237.97	\$236.70	\$259.55	\$276.82	15.9%
CIGNA Healthcare of St. Louis, Inc.	\$289.52	\$332.68	\$294.48	\$310.41	\$340.23	17.5%
Community Health Plan	\$243.31	\$271.94	\$295.29	\$323.99	\$330.18	35.7%
Coventry Health Care of Kansas, Inc.	\$209.38	\$230.57	\$242.27	\$252.31	\$263.26	25.7%
Cox Health Systems HMO, Inc.	\$242.51	\$241.32	\$236.23	\$234.77	\$258.25	6.5%
Good Health HMO, Inc. dba Blue-Care, Inc.	\$235.66	\$260.52	\$278.90	\$301.32	\$335.98	42.6%
Group Health Plan, Inc.	\$202.83	\$221.97	\$244.80	\$261.19	\$300.74	48.3%
HealthLink HMO, Inc. dba HealthLink HMO ⁶	\$91.25	\$63.81	\$61.34	\$43.09	\$32.82	-64.0%
HMO Missouri, Inc. dba Anthem Blue Cross & Blue Shield	\$210.14	\$226.64	\$235.95	\$251.89	\$264.47	25.9%
Humana Health Plan, Inc.	\$224.44	\$325.90	\$256.52	\$302.69	\$326.15	45.3%
Mercy Health Plan of Missouri, Inc. dba Premier Health Plans	\$215.64	\$243.12	\$259.56	\$280.40	\$334.34	55.0%
United Healthcare of the Midwest, Inc.	\$146.30	\$281.97	\$315.19	\$341.94	\$337.21	130.5%
Withdrawn HMO's	\$221.52	\$258.02	\$0.00	\$0.00	\$0.00	-100.0%
All HMOs with Missouri Premiums in Each Year	\$194.83	\$243.82	\$256.40	\$273.06	\$296.17	52.0%



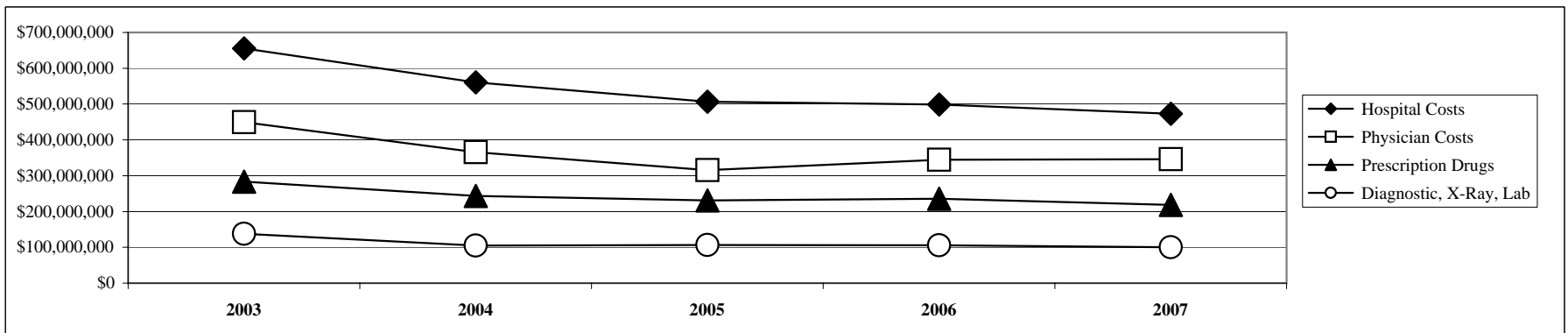
Missouri HMO Cost Comparisons

Cost data are collected quarterly for all HMOs. All cost data are from the Annual Managed Care Supplemental Data Filing, Cost of Services Table for 2007.

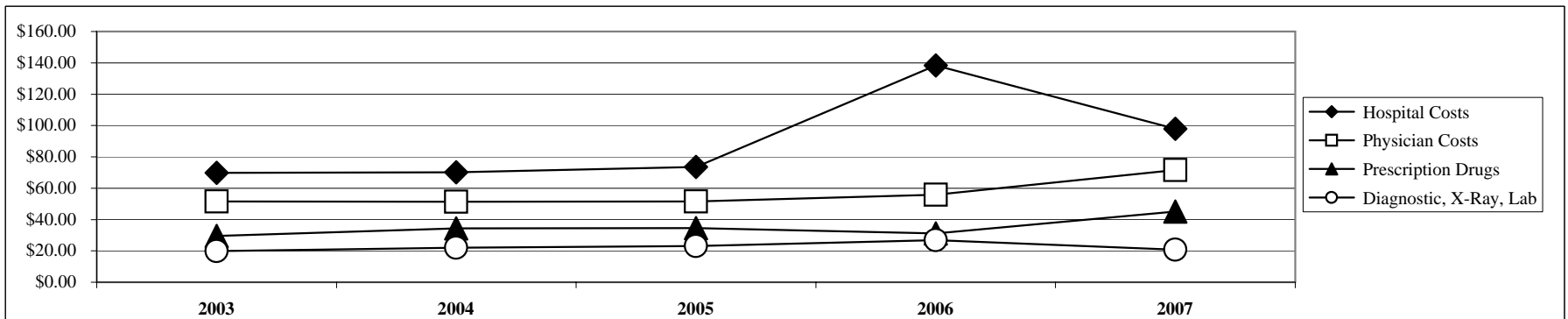
This information shows how dollars are spent on different categories of health care. Historically, hospital costs represent the largest percentage of all medical costs. Partly because of its incentives to get preventive care before hospitalization is necessary, managed care was promoted as the most effective solution for addressing rapidly rising medical costs found during the 1970s to the early 1990s. As the data on these pages show, Missouri's commercial HMOs spend proportionally more on pharmacy and outpatient physician care, and proportionally less on inpatient hospital care compared to Medicare and Medicaid HMOs.

In recent years, rising pharmaceutical costs have received considerable attention. While dramatic increases have occurred in drug-related spending, health policy analysts tend to see pharmaceutical spending as an important 'release valve' slowing the rising cost of hospital care. (See "Outpatient Prescription Drug Expenses in the U.S. Community Population, 2003, Medical Expenditure Panel Survey Chartbook No. 16" published by the U.S. Department of Health and Human Services, Agency for Healthcare Research and Quality.)

Missouri Commercial Costs

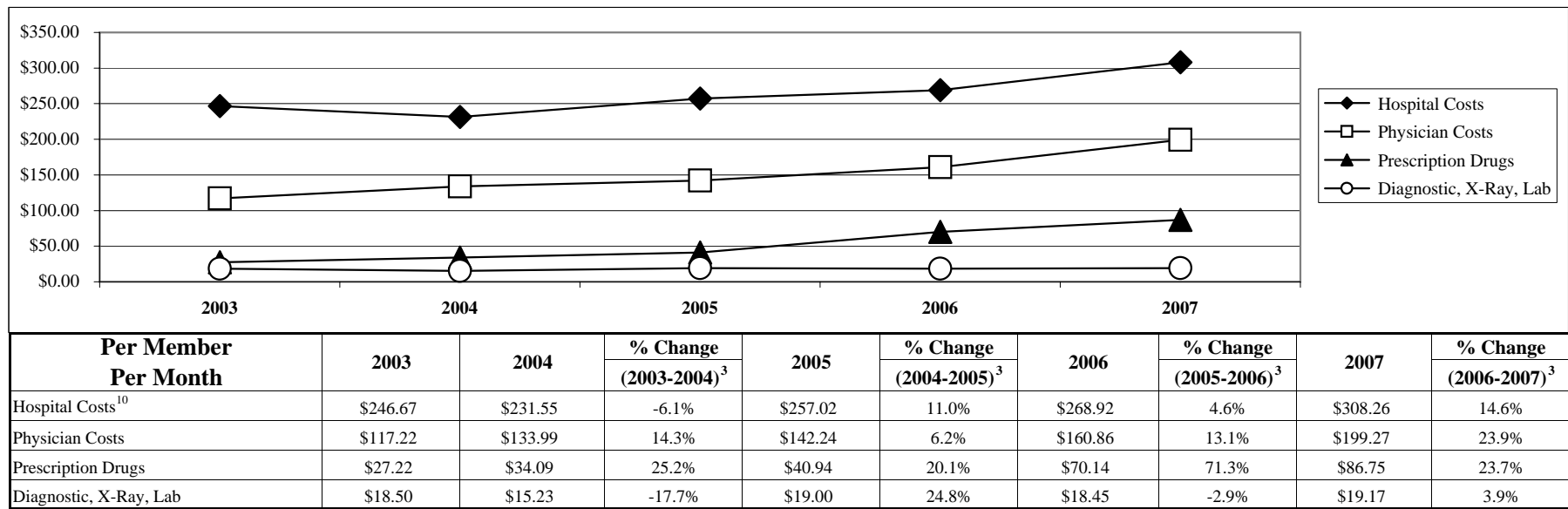
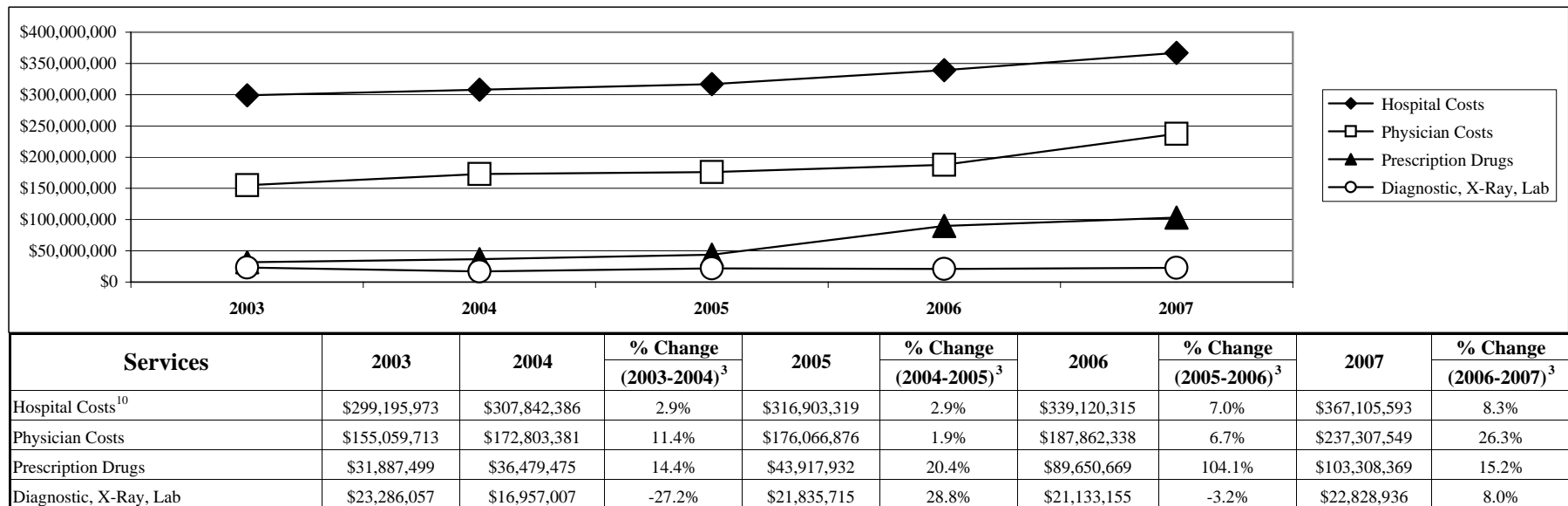


Services	2003	2004	% Change (2003-2004) ³	2005	% Change (2004-2005) ³	2006	% Change (2005-2006) ³	2007	% Change (2006-2007) ³
Hospital Costs ¹⁰	\$655,587,650	\$560,960,191	-14.4%	\$506,378,563	-9.7%	\$498,911,048	-1.5%	\$473,021,159	-5.2%
Physician Costs	\$449,623,017	\$365,703,511	-18.7%	\$315,438,850	-13.7%	\$344,502,568	9.2%	\$346,224,775	0.5%
Prescription Drugs	\$283,277,423	\$243,529,434	-14.0%	\$230,908,467	-5.2%	\$235,866,379	2.1%	\$218,098,312	-7.5%
Diagnostic, X-Ray, Lab	\$137,525,076	\$105,132,004	-23.6%	\$106,450,564	1.3%	\$105,574,857	-0.8%	\$100,296,383	-5.0%

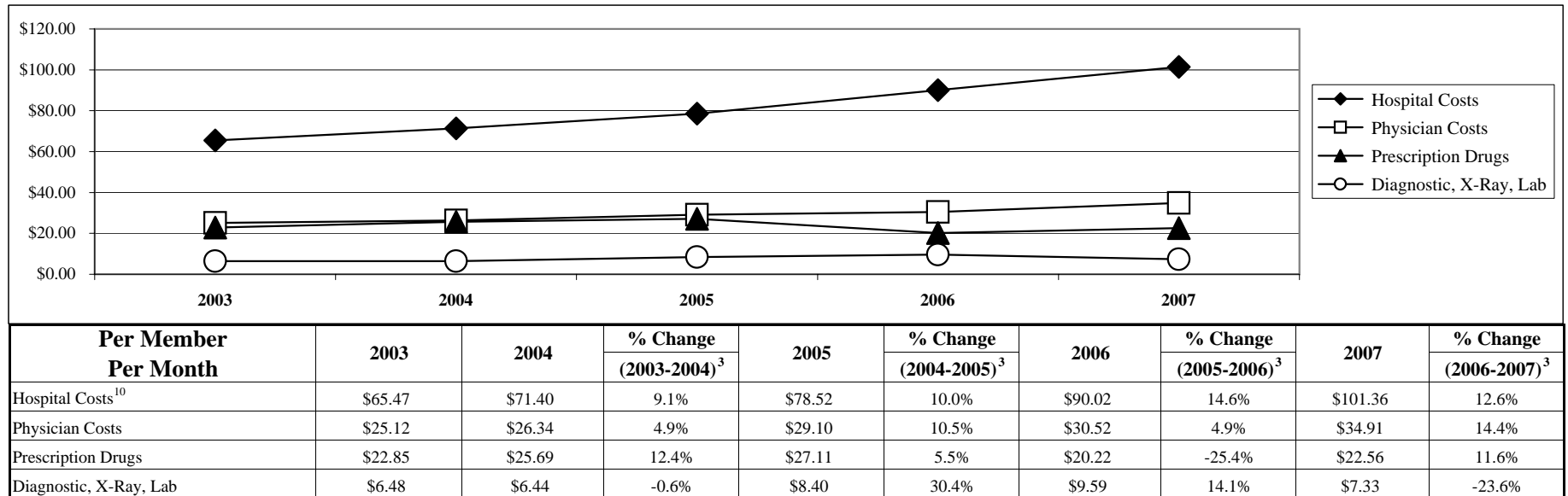
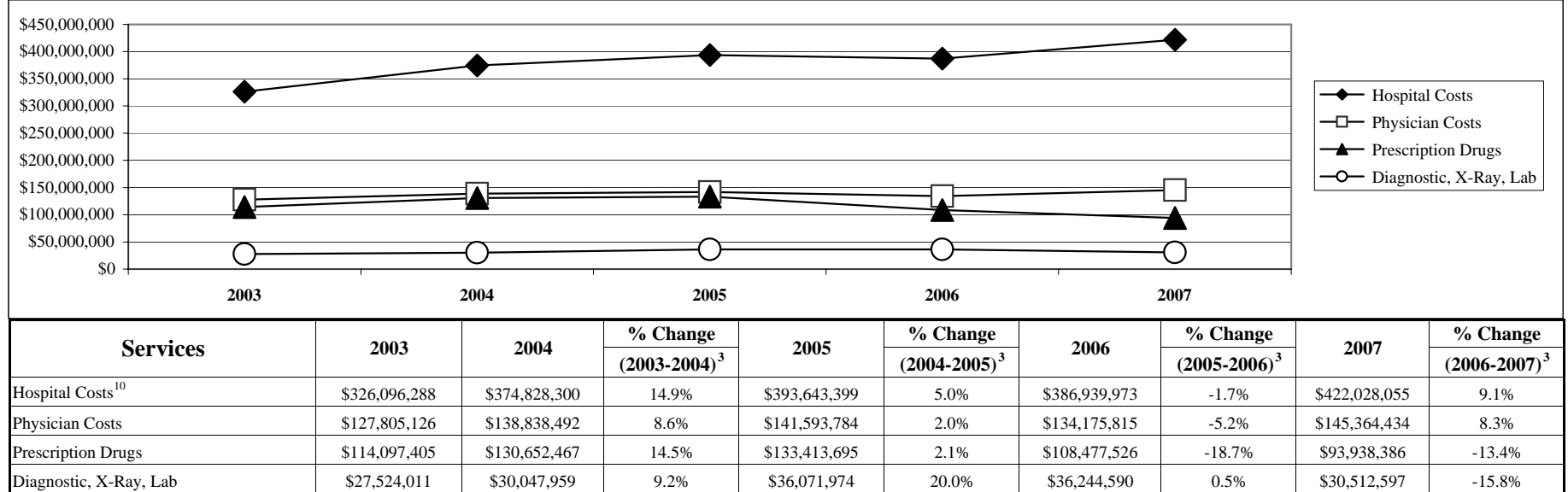


Per Member Per Month	2003	2004	% Change (2003-2004) ³	2005	% Change (2004-2005) ³	2006	% Change (2005-2006) ³	2007	% Change (2006-2007) ³
Hospital Costs ¹⁰	\$69.75	\$70.19	0.6%	\$73.64	4.9%	\$138.29	87.8%	\$97.84	-29.2%
Physician Costs	\$51.48	\$51.37	-0.2%	\$51.50	0.2%	\$55.80	8.4%	\$71.62	28.3%
Prescription Drugs	\$29.56	\$34.44	16.5%	\$34.57	0.4%	\$31.17	-9.8%	\$45.11	44.7%
Diagnostic, X-Ray, Lab	\$19.84	\$22.02	11.0%	\$23.06	4.7%	\$26.89	16.6%	\$20.75	-22.8%

Missouri Medicare Costs²



Missouri Medicaid Costs



Missouri Costs of Services

The following pages represent the Total Paid by Missouri HMOs for medical services in specified categories. The Total Paid amount as reported to the Missouri Department of Insurance, Financial Institutions and Professional Registration is the Total Medical Cost billed by participating providers, after cost-sharing, coordination of benefits and any other cost-offsets have been accounted for. Cost data presented here does not reflect any re-insurance recoveries.

Definitions of Cost Categories:

- A. Inpatient Hospital:** Costs incurred due to inpatient hospital utilization, excluding mental health costs.
- B. Outpatient Hospital:** Costs incurred due to utilization of In/Out Surgery, Hospital/Ambulatory-Same Day Surgery, excluding Non-Hospital services.
- C. Prescription Drugs:** All covered outpatient prescription costs.
- D. Inpatient Physician:** Physician costs incurred as a result of inpatient hospital utilization, as well as hospitalist costs, if any. Includes surgeons, anesthesia, etc.
- E. Outpatient Physician:** Physician costs incurred as a result of non-hospital utilization, excluding Mental Health/Psychiatry/Chemical Dependency and Chiropractic. Includes surgeons, anesthesia, etc.
- F. Emergency Room:** Costs incurred due to in-network and out-of-network emergency room utilization.
- G. Chiropractic:** Costs incurred due to utilization of Chiropractic services.
- H. Prosthetics:** Costs incurred due to section 376.1222,RSMo (Medicaid and state employee health plans only).
- I. Inpatient Mental Health:** Costs incurred due to inpatient Mental Health utilization, including care for any condition listed in the most recent edition of the Diagnostic and Statistical Manual of Mental Disorders.
- J. Outpatient Mental Health:** Costs incurred due to outpatient Mental Health utilization, including care for any condition listed in the most recent edition of the Diagnostic and Statistical Manual of Mental Disorders.
- K. Diagnostics:** Imaging, pathology, X-ray and lab charges due to inpatient and ambulatory utilization.
- L. Other:** Any other medical costs incurred. Excludes administrative costs.
- M. Total Medical Costs:** The sum of all amounts reported paid for medical services.
- N. Total Capitation Costs:** Costs for which payment is made on a capitated basis.
- O. Total Medical Costs Less Capitation Costs:** Reflects non-capitated costs in comparison to capitated costs.

Missouri Costs of Services for Commercial Business⁵

	A	B	C	D	E	F	G	H	I	J	K	L	M	N	O
	Inpatient Hospital	Outpatient Hospital	Prescription Drugs	Inpatient Physician	Outpatient Physician	Emergency Room	Chiro- practic	Prostheses	Inpatient Mental Health	Outpatient Mental Health	Diagnostics	Other	Total Medical Costs	Total Capitation Costs	Total Medical Costs Less Capitation Costs
Aetna Health, Inc.	\$8,765,108	\$4,575,561	\$7,000,502	\$847,123	\$4,974,395	\$1,539,552	\$193,711	\$0	\$332,165	\$165,895	\$7,899,198	\$9,115,356	\$45,408,565	\$249,155	\$45,159,410
Blue Cross & Blue Shield of Kansas City	\$6,420,825	\$7,152,151	\$6,858,302	\$1,911,241	\$13,137,582	\$2,739,675	\$453,777	\$0	\$128,092	\$883,440	\$4,584,587	\$373,627	\$44,643,299	\$934,608	\$43,708,691
CIGNA Healthcare of Ohio, Inc. dba CIGNA Healthcare of Kansas/Missouri	\$2,328,693	\$1,283,610	\$1,082,552	\$58,944	\$1,031,648	\$396,577	\$9,494	\$0	\$67,754	\$160,000	\$866,977	\$183,048	\$7,469,299	\$270,687	\$7,198,612
CIGNA Healthcare of St. Louis, Inc.	\$2,913,939	\$1,318,488	\$2,113,526	\$25,389	\$1,389,364	\$541,635	\$14,639	\$0	\$109,200	\$187,369	\$1,029,006	\$252,478	\$9,895,031	\$379,342	\$9,515,689
Community Health Plan	\$5,868,473	\$3,937,718	\$3,993,985	\$896,498	\$3,713,895	\$1,541,468	\$167,861	\$0	\$158,751	\$73,740	\$4,802,746	\$786,433	\$25,941,567	\$80,109	\$25,861,458
Coventry Health Care of Kansas, Inc.	\$28,308,424	\$20,289,889	\$17,026,152	\$6,410,763	\$32,735,617	\$7,539,991	\$322,199	\$44,465	\$980,150	\$1,404,882	\$1,044,103	\$939,898	\$117,046,532	\$3,537,208	\$113,509,324
Cox Health Systems HMO, Inc.	\$4,428,828	\$4,098,785	\$2,673,431	\$1,204,652	\$3,549,997	\$524,800	\$63,913	\$0	\$6,557	\$49,808	\$1,226,048	\$418,551	\$18,245,370	\$12,457	\$18,232,913
Good Health HMO, Inc. dba Blue- Care, Inc.	\$25,822,819	\$34,208,602	\$42,551,013	\$9,537,625	\$56,714,006	\$11,466,714	\$3,006,083	\$0	\$683,016	\$5,114,200	\$26,429,215	\$1,786,778	\$217,320,071	\$5,872,795	\$211,447,276
Group Health Plan, Inc.	\$33,328,638	\$39,536,602	\$32,872,137	\$7,729,295	\$43,872,274	\$6,829,388	\$531,700	\$0	\$691,462	\$1,469,357	\$2,338,984	\$3,863,758	\$173,063,593	\$3,616,615	\$169,446,979
HealthLink HMO, Inc. dba HealthLink HMO ⁶	\$0	\$6,442	\$27,971	\$1,950	\$33,720	\$4,648	\$1,642	\$0	\$0	\$158	\$33,930	\$4,762	\$115,223	\$656	\$114,567
HMO Missouri, Inc. dba Anthem Blue Cross & Blue Shield	\$66,477,976	\$41,319,515	\$64,132,671	\$13,242,568	\$78,201,866	\$15,292,175	\$2,030,354	\$0	\$1,553,573	\$2,070,825	\$29,940,405	\$1,733,379	\$315,995,307	\$0	\$315,995,307
Humana Health Plan, Inc.	\$4,884,888	\$3,442,437	\$6,751,270	\$1,742,731	\$7,766,222	\$975,737	\$53,044	\$0	\$462,905	\$447,052	\$3,063,388	\$2,240,931	\$31,830,604	\$1,098,179	\$30,732,425
Mercy Health Plan of Missouri, Inc. dba Premier Health Plans	\$23,875,052	\$21,524,634	\$17,037,961	\$5,779,005	\$28,424,945	\$2,918,126	\$487,246	\$395	\$701,016	\$252,000	\$11,076,398	\$1,785,819	\$113,862,597	\$180,027	\$113,682,570
United Healthcare of the Midwest, Inc.	\$16,157,248	\$6,804,301	\$13,976,839	\$3,935,859	\$17,355,603	\$1,631,029	\$944,212	\$0	\$786,548	\$786,548	\$5,961,399	\$6,110,729	\$74,450,314	\$2,500,947	\$71,949,368
Totals	\$229,580,911	\$189,498,735	\$218,098,312	\$53,323,643	\$292,901,132	\$53,941,513	\$8,279,874	\$44,860	\$6,661,188	\$13,065,274	\$100,296,383	\$29,595,547	\$1,195,287,373	\$18,732,785	\$1,176,554,588

Missouri Costs of Services for Medicare & Medicaid⁵

	A	B	C	D	E	F	G	H	I	J	K	L	M	N	O
Medicare	Inpatient Hospital	Outpatient Hospital	Prescription Drugs	Inpatient Physician	Outpatient Physician	Emergency Room	Chiro-practic	Prostheses	Inpatient Mental Health	Outpatient Mental Health	Diagnostics	Other	Total Medical Costs	Total Capitation Costs	Total Medical Costs Less Capitation Costs
Coventry Health Care of Kansas, Inc.	\$19,239,614	\$6,583,666	\$8,668,459	\$2,917,402	\$13,192,680	\$1,524,214	\$1,743	\$76,891	\$320,661	\$64,271	\$253,238	\$583,266	\$53,426,107	\$474,957	\$52,951,150
Essence, LLP	\$20,512,534	\$5,602,505	\$10,194,709	\$3,442,848	\$23,643,107	\$1,108,843	\$4,487	\$0	\$198,249	\$198,249	\$689,400	\$7,046,672	\$72,641,604	\$11,544,548	\$61,097,056
Group Health Plan, Inc.	\$49,488,396	\$20,464,816	\$18,252,341	\$6,032,780	\$26,976,365	\$1,940,984	\$31,658	\$0	\$152,193	\$323,411	\$1,194,458	\$3,097,287	\$127,954,689	\$5,158,427	\$122,796,261
Humana Health Plan, Inc.	\$23,774,995	\$5,466,696	\$14,495,716	\$6,022,819	\$14,575,219	\$1,190,783	\$25,702	\$0	\$896,565	\$262,433	\$8,345,666	\$7,714,798	\$82,771,394	\$4,037,476	\$78,733,919
Mercy Health Plan of Missouri, Inc. dba Premier Health Plans	\$46,703,256	\$24,380,809	\$25,456,492	\$8,392,962	\$30,371,565	\$1,267,433	\$130,308	\$0	\$388,922	\$193,635	\$10,502,158	\$6,234,378	\$154,021,918	\$198,218	\$153,823,701
United Healthcare of the Midwest, Inc.	\$92,950,536	\$42,773,491	\$26,240,651	\$39,034,250	\$62,705,550	\$2,132,020	\$11,884	\$0	\$1,313,161	\$1,313,161	\$1,844,015	\$5,547,221	\$275,865,940	\$28,265,548	\$247,600,393
Totals²	\$252,669,332	\$105,271,984	\$103,308,369	\$65,843,062	\$171,464,487	\$9,164,278	\$205,780	\$76,891	\$3,269,752	\$2,355,160	\$22,828,936	\$30,223,623	\$766,681,653	\$49,679,173	\$717,002,479

	A	B	C	D	E	F	G	H	I	J	K	L	M	N	O
Medicaid	Inpatient Hospital	Outpatient Hospital	Prescription Drugs	Inpatient Physician	Outpatient Physician	Emergency Room	Chiro-practic	Prostheses	Inpatient Mental Health	Outpatient Mental Health	Diagnostics	Other	Total Medical Costs	Total Capitation Costs	Total Medical Costs Less Capitation Costs
Alliance For Community Health, LLC dba Mercy CarePlus	\$44,123,135	\$15,549,432	\$17,936,802	\$8,017,664	\$17,263,902	\$19,474,945	\$0	\$0	\$800,876	\$1,121,366	\$2,259,877	\$8,012,509	\$134,560,507	\$12,148,442	\$122,412,065
Blue-Advantage Plus of Kansas City, Inc. dba Blue-Advantage Plus	\$12,918,938	\$10,231,047	\$9,120,439	\$3,837,693	\$17,594,239	\$8,488,804	\$0	\$91,939	\$421,849	\$2,738,433	\$5,796,810	\$951,399	\$72,191,590	\$5,089,682	\$67,101,908
Children's Mercy's Family Health Partners, Inc.	\$22,351,780	\$18,312,874	\$0	\$3,560,973	\$10,352,407	\$10,617,909	\$0	\$0	\$1,880,394	\$1,806,653	\$7,076,764	\$5,334,606	\$81,294,360	\$8,022,511	\$73,271,849
FirstGuard Health Plan, Inc. ²⁴	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0
Harmony Health Plan of Illinois, Inc. dba Harmony Health Plan of Missouri	\$4,397,118	\$158,831	\$1,208,310	\$601,882	\$1,394,911	\$1,445,212	\$0	\$0	\$331,812	\$110,604	\$855,051	\$1,075,592	\$11,579,323	\$1,522,963	\$10,056,360
Healthcare USA of Missouri, LLC	\$130,741,956	\$44,643,380	\$55,672,945	\$26,119,049	\$44,776,451	\$51,262,234	\$0	\$473,452	\$5,495,595	\$2,586,162	\$9,903,400	\$9,969,258	\$381,643,882	\$19,540,457	\$362,103,425
Missouri Care, Inc.	\$13,022,243	\$4,978,890	\$9,999,890	\$4,009,320	\$7,835,943	\$9,309,328	\$0	\$177,380	\$629,606	\$753,447	\$4,620,695	\$10,298,513	\$65,635,255	\$1,985,945	\$63,649,310
Totals	\$227,555,170	\$93,874,454	\$93,938,386	\$46,146,581	\$99,217,852	\$100,598,431	\$0	\$742,771	\$9,560,132	\$9,116,665	\$30,512,597	\$35,641,877	\$746,904,917	\$48,310,000	\$698,594,917

Missouri Per Member Per Month Costs for Commercial Business⁵

	A	B	C	D	E	F	G	H	I	J	K	L	M	N	O
	Inpatient Hospital	Outpatient Hospital	Prescription Drugs	Inpatient Physician	Outpatient Physician	Emergency Room	Chiro- practic	Prostheses	Inpatient Mental Health	Outpatient Mental Health	Diagnostics	Other	Total Medical Costs	Total Capitation Costs	Total Medical Costs Less Capitation Costs
Aetna Health, Inc.	\$49.60	\$25.89	\$39.61	\$4.79	\$28.15	\$8.71	\$1.10	\$0.00	\$1.88	\$0.94	\$44.70	\$51.58	\$256.96	\$1.41	\$255.55
Blue Cross & Blue Shield of Kansas City	\$42.47	\$47.31	\$45.37	\$12.64	\$86.90	\$18.12	\$3.00	\$0.00	\$0.85	\$5.84	\$30.33	\$2.47	\$295.31	\$6.18	\$289.13
CIGNA Healthcare of Ohio, Inc. dba CIGNA Healthcare of Kansas/Missouri	\$121.29	\$66.85	\$56.38	\$3.07	\$53.73	\$20.66	\$0.49	\$0.00	\$3.53	\$8.33	\$45.16	\$9.53	\$389.03	\$14.10	\$374.93
CIGNA Healthcare of St. Louis, Inc.	\$78.91	\$35.71	\$57.24	\$0.69	\$37.62	\$14.67	\$0.40	\$0.00	\$2.96	\$5.07	\$27.87	\$6.84	\$267.96	\$10.27	\$257.69
Community Health Plan	\$67.78	\$45.48	\$46.13	\$10.35	\$42.90	\$17.80	\$1.94	\$0.00	\$1.83	\$0.85	\$55.47	\$9.08	\$299.63	\$0.93	\$298.70
Coventry Health Care of Kansas, Inc.	\$49.79	\$35.68	\$29.94	\$11.27	\$57.57	\$13.26	\$0.57	\$0.08	\$1.72	\$2.47	\$1.84	\$1.65	\$205.85	\$6.22	\$199.63
Cox Health Systems HMO, Inc.	\$56.88	\$52.65	\$34.34	\$15.47	\$45.60	\$6.74	\$0.82	\$0.00	\$0.08	\$0.64	\$15.75	\$5.38	\$234.35	\$0.16	\$234.19
Good Health HMO, Inc. dba Blue-Care, Inc.	\$32.64	\$43.24	\$53.78	\$12.06	\$71.68	\$14.49	\$3.80	\$0.00	\$0.86	\$6.46	\$33.41	\$2.26	\$274.68	\$7.42	\$267.26
Group Health Plan, Inc.	\$45.46	\$53.93	\$44.84	\$10.54	\$59.84	\$9.32	\$0.73	\$0.00	\$0.94	\$2.00	\$3.19	\$5.27	\$236.06	\$4.93	\$231.13
HealthLink HMO, Inc. dba HealthLink HMO ⁶	\$0.00	\$5.53	\$24.03	\$1.68	\$28.97	\$3.99	\$1.41	\$0.00	\$0.00	\$0.14	\$29.15	\$4.09	\$98.99	\$0.56	\$98.43
HMO Missouri, Inc. dba Anthem Blue Cross & Blue Shield	\$46.55	\$28.93	\$44.90	\$9.27	\$54.75	\$10.71	\$1.42	\$0.00	\$1.09	\$1.45	\$20.96	\$1.21	\$221.25	\$0.00	\$221.25
Humana Health Plan, Inc.	\$38.66	\$27.24	\$53.43	\$13.79	\$61.46	\$7.72	\$0.42	\$0.00	\$0.00	\$3.54	\$24.24	\$17.73	\$251.89	\$8.69	\$243.20
Mercy Health Plan of Missouri, Inc. dba Premier Health Plans	\$58.42	\$52.66	\$41.69	\$14.14	\$69.55	\$7.14	\$1.19	\$0.00	\$1.72	\$0.62	\$27.10	\$4.37	\$278.59	\$0.44	\$278.15
United Healthcare of the Midwest, Inc.	\$70.66	\$29.76	\$61.12	\$17.21	\$75.90	\$7.13	\$4.13	\$0.00	\$3.44	\$3.44	\$26.07	\$26.72	\$325.57	\$10.94	\$314.64
Averages	\$47.49	\$39.20	\$45.11	\$11.03	\$60.59	\$11.16	\$1.71	\$0.01	\$1.38	\$2.70	\$20.75	\$6.12	\$247.24	\$3.87	\$243.37

Missouri Per Member Per Month Costs for Medicare & Medicaid⁵

	A	B	C	D	E	F	G	H	I	J	K	L	M	N	O
Medicare	Inpatient Hospital	Outpatient Hospital	Prescription Drugs	Inpatient Physician	Outpatient Physician	Emergency Room	Chiro-practic	Prostheses	Inpatient Mental Health	Outpatient Mental Health	Diagnostics	Other	Total Medical Costs	Total Capitation Costs	Total Medical Costs Less Capitation Costs
Coventry Health Care of Kansas, Inc.	\$214.86	\$73.52	\$96.81	\$32.58	\$147.33	\$17.02	\$0.02	\$0.86	\$3.58	\$0.72	\$2.83	\$6.51	\$596.65	\$5.30	\$591.34
Essence, LLP	\$157.27	\$42.95	\$78.16	\$26.40	\$181.27	\$8.50	\$0.03	\$0.00	\$1.52	\$1.52	\$5.29	\$54.03	\$556.94	\$88.51	\$468.42
Group Health Plan, Inc.	\$265.30	\$109.71	\$97.85	\$32.34	\$144.61	\$10.41	\$0.17	\$0.00	\$0.82	\$1.73	\$6.40	\$16.60	\$685.94	\$27.65	\$658.28
Humana Health Plan, Inc.	\$145.80	\$33.53	\$88.90	\$36.94	\$89.39	\$7.30	\$0.16	\$0.00	\$5.50	\$1.61	\$51.18	\$47.31	\$507.61	\$24.76	\$482.85
Mercy Health Plan of Missouri, Inc. dba Premier Health Plans	\$207.40	\$108.27	\$113.05	\$37.27	\$134.87	\$5.63	\$0.58	\$0.00	\$1.73	\$0.86	\$46.64	\$27.69	\$683.98	\$0.88	\$683.10
United Healthcare of the Midwest, Inc.	\$234.64	\$107.98	\$66.24	\$98.54	\$158.29	\$5.38	\$0.03	\$0.00	\$3.31	\$3.31	\$4.65	\$14.00	\$696.38	\$71.35	\$625.03
Averages²	\$212.17	\$88.40	\$86.75	\$55.29	\$143.98	\$7.70	\$0.17	\$0.06	\$2.75	\$1.98	\$19.17	\$25.38	\$643.78	\$41.72	\$602.07
	A	B	C	D	E	F	G	H	I	J	K	L	M	N	O
Medicaid	Inpatient Hospital	Outpatient Hospital	Prescription Drugs	Inpatient Physician	Outpatient Physician	Emergency Room	Chiro-practic	Prostheses	Inpatient Mental Health	Outpatient Mental Health	Diagnostics	Other	Total Medical Costs	Total Capitation Costs	Total Medical Costs Less Capitation Costs
Alliance For Community Health, LLC dba Mercy CarePlus	\$53.66	\$18.91	\$21.81	\$9.75	\$20.99	\$23.68	\$0.00	\$0.00	\$0.97	\$1.36	\$2.75	\$9.74	\$163.64	\$14.77	\$148.87
Blue-Advantage Plus of Kansas City, Inc. dba Blue-Advantage Plus	\$39.91	\$31.60	\$28.17	\$11.85	\$54.35	\$26.22	\$0.00	\$0.28	\$1.30	\$8.46	\$17.91	\$2.94	\$223.00	\$15.72	\$207.28
Children's Mercy's Family Health Partners, Inc.	\$42.74	\$35.02	\$0.00	\$6.81	\$19.79	\$20.30	\$0.00	\$0.00	\$3.60	\$3.45	\$13.53	\$10.20	\$155.44	\$15.34	\$140.10
FirstGuard Health Plan, Inc. ²⁴	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
Harmony Health Plan of Illinois, Inc. dba Harmony Health Plan of Missouri	\$56.31	\$2.03	\$15.47	\$7.71	\$17.86	\$18.51	\$0.00	\$0.00	\$4.25	\$1.42	\$10.95	\$13.77	\$148.28	\$19.50	\$128.77
Healthcare USA of Missouri, LLC	\$62.86	\$21.46	\$26.77	\$12.56	\$21.53	\$24.65	\$0.00	\$0.23	\$2.64	\$1.24	\$4.76	\$4.79	\$183.49	\$9.39	\$174.09
Missouri Care, Inc.	\$38.68	\$14.79	\$29.70	\$11.91	\$23.28	\$27.65	\$0.00	\$0.53	\$1.87	\$2.24	\$13.73	\$30.59	\$194.97	\$5.90	\$189.07
Averages	\$54.65	\$22.55	\$22.56	\$11.08	\$23.83	\$24.16	\$0.00	\$0.18	\$2.30	\$2.19	\$7.33	\$8.56	\$179.39	\$11.60	\$167.78

Results for Nationwide Operations

Missouri Licensed HMOs

Source: 2007 HMO Annual Financial Statements submitted to the Missouri Department of Insurance, Financial Institutions and Professional Registration unless otherwise noted.

Please note: This section contains the plan-wide operations data for Blue Cross & Blue Shield of Kansas City, not just the HMO business. This company is operated under a dual Health Services Corporation and Health Maintenance Organization license, per §354.475 RSMo. DIFP determined in 1999 that this company shall comply with laws governing HMOs in Missouri, including laws requiring HMOs to file data with DIFP.

Financial statements may be amended up to 5 years after they are originally filed. Data from prior years presented here may be different from prior HMO Annual Reports.

Balance Sheet Items

- A. % Missouri Business** - Reported Missouri premium-related revenues relative to reported total nationwide premium related revenues (before premiums ceded for reinsurance). Premium-related revenue includes commercial premiums and Medicare and Medicaid revenues recorded on a prepaid basis for the provision of contracted health services.
- B. Total Cash and Short Term Investments** - Cash on hand and investments maturing in one year or less, excluding cash restricted for statutory insolvency reserve requirements or held for contract reserves (e.g., Medicaid grants).
- C. Premium & Health Care Receivables** - Uncollected premiums, deferred premiums, accrued retrospective premiums, healthcare receivables and other amounts receivable.
- D. Total Assets** - Permitted assets determined in accordance with statutory requirements. Includes: cash, premiums receivable, investment income receivable, health care receivables, short-term and long-term investments, amounts due from affiliates, property and equipment, and aggregate write-ins for other assets.
- E. Total Liabilities** - All obligations, determined in accordance with state statutes, for which an HMO is financially responsible. Includes: Claims unpaid, unpaid claims adjustment expenses, claim reserves, premiums received in advance, general expenses due or accrued, federal and foreign income taxes payable, amounts due to parent, subsidiaries and affiliates & borrowed money.
- F. Total Capital & Surplus** - Includes: Common capital stock, preferred capital stock, gross paid in and contributed surplus, surplus notes, unassigned funds & less treasury stock at cost.
- G. Total Liabilities, Capital & Surplus** - Includes: Total Liabilities plus Total Capital and Surplus.

Nationwide Operations

Balance Sheet Items

Health Maintenance Organization	A	B	C	D	E	F	G
	MO % ⁹	Total Cash & Short Term Investments	Premium & Health Care Receivables	Total Assets	Total Liabilities	Total Capital & Surplus	Total Liabilities, Capital and Surplus
Aetna Health, Inc.	70.7%	\$8,354,543	\$1,426,151	\$21,225,611	\$7,521,781	\$13,703,830	\$21,225,611
Alliance For Community Health, LLC dba Mercy CarePlus	100.0%	\$17,616,033	\$15,981,825	\$38,411,549	\$15,784,981	\$22,626,568	\$38,411,549
Blue-Advantage Plus of Kansas City, Inc. dba Blue-Advantage Plus	100.0%	\$3,420,982	\$6,889,215	\$22,796,241	\$14,633,641	\$8,162,600	\$22,796,241
Blue Cross & Blue Shield of Kansas City	93.1%	\$15,998,372	\$45,747,970	\$707,243,590	\$239,467,301	\$467,776,289	\$707,243,590
Children's Mercy's Family Health Partners, Inc.	27.8%	\$5,216,226	\$25,298,100	\$91,014,317	\$55,700,399	\$35,313,918	\$91,014,317
CIGNA Healthcare of Ohio, Inc. dba CIGNA Healthcare of Kansas/Missouri	62.0%	\$362,081	\$55,096	\$6,597,838	\$3,557,920	\$3,039,918	\$6,597,838
CIGNA Healthcare of St. Louis, Inc.	86.0%	\$2,091,607	\$1,317,485	\$5,422,575	\$1,781,533	\$3,641,042	\$5,422,575
Community Health Plan	88.7%	\$1,546,854	\$90,267	\$8,280,391	\$4,687,233	\$3,593,158	\$8,280,391
Coventry Health Care of Kansas, Inc.	58.3%	\$2,097,822	\$6,393,929	\$121,694,238	\$52,057,971	\$69,636,267	\$121,694,238
Cox Health Systems HMO, Inc.	100.0%	\$5,982,645	\$270,005	\$19,147,948	\$4,684,320	\$14,463,628	\$19,147,948
Essence, LLP	90.5%	\$38,578,937	\$1,565,032	\$40,849,613	\$29,392,052	\$11,457,561	\$40,849,613
FirstGuard Health Plan, Inc. ²⁴	0.0%	\$0	\$0	\$0	\$0	\$0	\$0
Good Health HMO, Inc. dba Blue-Care, Inc.	67.7%	\$6,636,662	\$6,144,341	\$88,599,870	\$41,323,014	\$47,276,856	\$88,599,870
Group Health Plan, Inc.	75.4%	\$8,658,639	\$4,593,504	\$181,179,218	\$72,873,369	\$108,305,849	\$181,179,218
Harmony Health Plan of Illinois, Inc. dba Harmony Health Plan of Missouri	8.0%	\$22,860,164	\$50,997,990	\$90,456,120	\$60,440,729	\$30,015,391	\$90,456,120
Healthcare USA of Missouri, LLC	100.0%	\$10,785,761	\$42,313,336	\$111,612,415	\$56,762,050	\$54,850,365	\$111,612,415
HealthLink HMO, Inc. dba HealthLink HMO ⁶	100.0%	\$4,582,721	\$360	\$25,662,691	\$699,107	\$24,963,584	\$25,662,691
HMO Missouri, Inc. dba Anthem Blue Cross & Blue Shield	100.0%	\$3,024,355	\$22,640,739	\$115,552,809	\$83,267,464	\$32,285,345	\$115,552,809
Humana Health Plan, Inc.	12.0%	\$2,891,762	\$22,386,065	\$336,191,588	\$189,906,025	\$146,285,563	\$336,191,588
Mercy Health Plan of Missouri, Inc. dba Premier Health Plans	88.7%	\$14,381,956	\$8,873,930	\$68,065,866	\$37,768,396	\$30,297,470	\$68,065,866
Missouri Care, Inc.	100.0%	\$7,705,671	\$7,100,644	\$16,052,586	\$7,247,767	\$8,804,819	\$16,052,586
United Healthcare of the Midwest, Inc.	85.8%	\$52,722,927	\$7,530,542	\$224,171,120	\$127,590,616	\$96,580,504	\$224,171,120
All HMOs	59.6%	\$235,516,720	\$277,616,526	\$2,340,228,194	\$1,107,147,669	\$1,233,080,525	\$2,340,228,194
HMOs with MO% of Business > 60% (17 HMOs)²¹	87.3%	\$202,450,746	\$172,540,442	\$1,700,871,931	\$749,042,545	\$951,829,386	\$1,700,871,931

Income Statement Items

- A. Missouri % of Business** – Reported Missouri premium-related revenues relative to reported total nationwide premium-related revenues (before premiums ceded for reinsurance). Premium-related revenue includes commercial premiums and Medicare and Medicaid revenues recorded on a prepaid basis for the provision of contracted health services.
- B. Net Premium Income** - Total commercial premiums and Medicare and Medicaid revenues recorded by nationwide business operations on a prepaid basis for the provision of contracted health services, net of premiums ceded for reinsurance. Premium revenues do not include fee-for-service revenues.
- C. Total Revenues** - Includes: Net premium income, fee-for-service revenue, risk revenue, changes in unearned premium reserves, and total aggregate revenue write-ins.
- D. Total Medical & Hospital Expense** - Includes: hospital/medical benefits, other professional services, outside referrals, emergency room and out-of-network, incentive pool and withhold adjustments, aggregate write-ins, **LESS** net reinsurance claims incurred, co-payments, coordination of benefits, and subrogation.
- E. Net Underwriting Gains (Losses)** - Includes: Total revenues **LESS** total underwriting deductions.
- F. Net Investment Gains (Losses)** - Includes: Net investment income earned plus net realized capital gains (or losses).
- G. Federal & Foreign Income Taxes** - Federal and foreign income taxes paid for the year.
- H. Net Income (Loss)** - Income adjusted for federal and foreign income taxes paid.

Nationwide Operations

Income Statement Items

	A	B	C	D	E	F	G	H
Health Maintenance Organization	MO % ⁹	Net Premium Income	Total Revenues	Total Medical & Hospital Expenses	Net Underwriting Gains (Losses)	Net Investment Gains (Losses)	Federal & Foreign Income Taxes	Net Income (Loss)
Aetna Health, Inc.	70.7%	\$65,903,902	\$65,903,845	\$57,564,404	\$1,511,943	\$684,745	\$517,960	\$1,678,728
Alliance For Community Health, LLC dba Mercy CarePlus	100.0%	\$173,084,644	\$173,084,644	\$143,848,413	\$11,449,732	\$1,390,569	\$3,987,220	\$8,853,081
Blue-Advantage Plus of Kansas City, Inc. dba Blue-Advantage Plus	100.0%	\$76,781,280	\$76,781,280	\$73,277,700	(\$7,312,805)	\$454,148	(\$2,410,166)	(\$4,650,289)
Blue Cross & Blue Shield of Kansas City	93.1%	\$48,601,474	\$48,601,474	\$48,367,915	(\$4,218,638)	\$0	\$0	(\$4,218,638)
Children's Mercy's Family Health Partners, Inc.	27.8%	\$348,558,733	\$348,558,872	\$301,558,032	\$24,381,411	\$2,656,271	\$0	\$27,037,682
CIGNA Healthcare of Ohio, Inc. dba CIGNA Healthcare of Kansas/Missouri	62.0%	\$11,408,591	\$11,408,591	\$9,315,933	\$449,936	\$411,011	\$204,748	\$656,199
CIGNA Healthcare of St. Louis, Inc.	86.0%	\$14,638,618	\$14,638,618	\$12,800,228	\$403,994	\$231,635	\$214,558	\$421,071
Community Health Plan	88.7%	\$32,002,119	\$32,019,772	\$29,124,164	(\$1,426,569)	\$120,045	(\$278,589)	(\$748,144)
Coventry Health Care of Kansas, Inc.	58.3%	\$392,797,394	\$392,797,394	\$291,850,229	\$44,914,189	\$6,094,302	\$15,226,527	\$36,193,764
Cox Health Systems HMO, Inc.	100.0%	\$19,949,258	\$20,516,315	\$18,762,465	(\$800,890)	\$242,088	\$0	(\$558,802)
Essence, LLP	90.5%	\$125,781,575	\$125,781,575	\$101,314,835	\$5,064,807	\$1,565,008	\$3,647,723	\$2,982,092
FirstGuard Health Plan, Inc. ²⁴	0.0%	\$0	\$0	\$0	\$0	\$0	\$0	\$0
Good Health HMO, Inc. dba Blue-Care, Inc.	67.7%	\$369,503,109	\$369,503,109	\$323,743,171	\$7,071,957	\$3,004,853	\$3,430,879	\$6,470,570
Group Health Plan, Inc.	75.4%	\$526,070,013	\$526,070,013	\$410,541,281	\$68,549,959	\$14,050,806	\$26,705,253	\$55,597,955
Harmony Health Plan of Illinois, Inc. dba Harmony Health Plan of Missouri	8.0%	\$223,393,657	\$223,393,657	\$178,492,815	\$2,121,479	\$1,922,683	\$4,632,195	(\$588,033)
Healthcare USA of Missouri, LLC	100.0%	\$437,691,676	\$437,691,676	\$384,412,342	\$17,418,312	\$3,032,891	\$4,952,780	\$15,498,423
HealthLink HMO, Inc. dba HealthLink HMO ⁶	100.0%	\$38,206	\$39,881	\$33,317	\$5,601	\$1,304	\$2,417	\$4,488
HMO Missouri, Inc. dba Anthem Blue Cross & Blue Shield	100.0%	\$365,089,306	\$365,082,873	\$310,024,170	\$21,047,650	\$3,215,474	\$8,311,724	\$15,951,400
Humana Health Plan, Inc.	12.0%	\$1,413,167,003	\$1,413,109,913	\$1,154,074,326	(\$8,788,969)	\$6,371,025	\$13,811,392	(\$16,118,227)
Mercy Health Plan of Missouri, Inc. dba Premier Health Plans	88.7%	\$340,210,026	\$340,215,043	\$306,711,394	(\$416,141)	\$3,606,414	\$1,071,867	\$2,118,406
Missouri Care, Inc.	100.0%	\$68,236,830	\$68,236,830	\$58,171,506	\$1,754,090	\$312,935	\$785,469	\$1,281,556
United Healthcare of the Midwest, Inc.	85.8%	\$564,110,219	\$557,348,702	\$416,625,996	\$65,102,495	\$11,605,232	\$25,689,000	\$51,018,727
All HMOs	59.6%	\$5,617,017,633	\$5,610,784,077	\$4,630,614,636	\$248,283,543	\$60,973,439	\$110,502,957	\$198,882,009
HMOs with MO% of Business > 60% (17 HMOs)²¹	87.3%	\$3,239,100,846	\$3,232,924,241	\$2,704,639,234	\$185,655,433	\$43,929,158	\$76,832,843	\$152,356,823

Revenues by Category

- A. Total Commercial Premiums** - Revenue recognized on a prepaid basis from individuals and groups for provision of a specified range of health services over a defined period of time, excluding unearned premiums, which are payments booked in advance of the period to which they apply.
- B. Total Medicare Premiums** - Revenue for services provided to Medicare beneficiaries per arrangement with the Centers for Medicare and Medicaid Services (CMS).
- C. Total Medicaid Premiums** - Revenue for services provided to Medicaid beneficiaries per arrangements with state agencies administering medical assistance under Title XIX of the Social Security Act.
- D. Total Premium-Related Revenue (A+B+C)** - Total commercial premiums, Medicare and Medicaid revenues recorded by nationwide business operations on a prepaid basis for the provision of contracted health services.
- E. Missouri % of “D”** - Reported Missouri premium-related revenues relative to reported total nationwide premium-related revenues (before premiums ceded for reinsurance). Premium-related revenue includes commercial premiums and Medicare and Medicaid revenues recorded on a prepaid basis for the provision of contracted health services.
- F. Change in Unearned Premium Reserves** - Change in unearned premium reserves and reserve for rate credits.
- G. Total Fee-For-Service & Risk Revenue** - Fee-For-Service Revenue is revenue from the provision of health services to non-HMO members and to members for health services not covered by their benefit plan. Risk Revenue is revenue from investment, deposit, and reserve accounts.
- H. Total Aggregate Write-ins for Other Revenues** - Miscellaneous revenues not allocated to any other area of the Statement of Revenues, Expenses and Net Worth.
- I. Total Revenues** - Net Premium Income + Change in Premium Reserves + Fee-for-Services and Risk Revenues + Aggregate Write-ins for Other Revenues.

Nationwide Operations

Revenues by Category

	A	B	C	D	E	F	G	H	I
Health Maintenance Organization	Total Commercial Premiums	Total Medicare ² Premiums	Total Medicaid Premiums	Total Premium-Related Rev. (A+B+C)	MO % ⁹	Change in Unearned Premium Reserves	Total FFS & Risk Revenue	Total Aggregate Write-Ins for Other Revenues	Total Revenues
Aetna Health, Inc.	\$65,903,845	\$0	\$0	\$65,903,845	70.7%	(\$57)	\$0	\$0	\$65,903,845
Alliance For Community Health, LLC dba Mercy CarePlus	\$0	\$0	\$173,451,060	\$173,451,060	100.0%	\$0	\$0	\$0	\$173,084,644
Blue-Advantage Plus of Kansas City, Inc. dba Blue-Advantage Plus	\$0	\$0	\$76,813,612	\$76,813,612	100.0%	\$0	\$0	\$0	\$76,781,280
Blue Cross & Blue Shield of Kansas City	\$48,617,820	\$0	(\$30)	\$48,617,790	93.1%	\$0	\$0	\$0	\$48,601,474
Children's Mercy's Family Health Partners, Inc.	\$0	\$0	\$349,838,647	\$349,838,647	27.8%	\$0	\$0	\$139	\$348,558,872
CIGNA Healthcare of Ohio, Inc. dba CIGNA Healthcare of Kansas/Missouri	\$11,479,418	\$0	\$0	\$11,479,418	62.0%	\$0	\$0	\$0	\$11,408,591
CIGNA Healthcare of St. Louis, Inc.	\$14,713,811	\$0	\$0	\$14,713,811	86.0%	\$0	\$0	\$0	\$14,638,618
Community Health Plan	\$32,260,770	\$0	\$0	\$32,260,770	88.7%	\$0	\$0	\$17,653	\$32,019,772
Coventry Health Care of Kansas, Inc.	\$294,924,756	\$97,872,637	\$0	\$392,797,393	58.3%	\$0	\$0	\$0	\$392,797,394
Cox Health Systems HMO, Inc.	\$20,255,353	\$0	\$0	\$20,255,353	100.0%	\$0	\$0	\$567,057	\$20,516,315
Essence, LLP	\$0	\$126,732,062	\$0	\$126,732,062	90.5%	\$0	\$0	\$0	\$125,781,575
FirstGuard Health Plan, Inc. ²⁴	\$0	\$0	\$0	\$0	0.0%	\$0	\$0	\$0	\$0
Good Health HMO, Inc. dba Blue-Care, Inc.	\$369,614,401	\$0	\$0	\$369,614,401	67.7%	\$0	\$0	\$0	\$369,503,109
Group Health Plan, Inc.	\$281,151,166	\$251,687,186	\$0	\$532,838,352	75.4%	\$0	\$0	\$0	\$526,070,013
Harmony Health Plan of Illinois, Inc. dba Harmony Health Plan of Missouri	\$0	\$82,671,985	\$154,558,537	\$237,230,522	8.0%	\$0	\$0	\$0	\$223,393,657
Healthcare USA of Missouri, LLC	\$0	\$0	\$437,691,676	\$437,691,676	100.0%	\$0	\$0	\$0	\$437,691,676
HealthLink HMO, Inc. dba HealthLink HMO ⁶	\$38,206	\$0	\$0	\$38,206	100.0%	\$0	\$0	\$1,675	\$39,881
HMO Missouri, Inc. dba Anthem Blue Cross & Blue Shield	\$377,776,559	\$0	\$0	\$377,776,559	100.0%	(\$6,433)	\$0	\$0	\$365,082,873
Humana Health Plan, Inc.	\$825,034,883	\$610,125,188	\$0	\$1,435,160,071	12.0%	(\$57,090)	\$0	\$0	\$1,413,109,913
Mercy Health Plan of Missouri, Inc. dba Premier Health Plans	\$166,844,693	\$173,365,333	\$0	\$340,210,026	88.7%	\$0	\$5,017	\$0	\$340,215,043
Missouri Care, Inc.	\$0	\$0	\$68,656,242	\$68,656,242	100.0%	\$0	\$0	\$0	\$68,236,830
United Healthcare of the Midwest, Inc.	\$134,914,489	\$504,250,504	\$0	\$639,164,993	85.8%	(\$6,761,517)	\$0	\$0	\$557,348,702
All HMOs	\$2,643,530,170	\$1,846,704,895	\$1,261,009,744	\$5,751,244,809	59.6%	(\$6,825,097)	\$5,017	\$586,524	\$5,610,784,077
HMOs with MO% of Business > 60% (17 HMOs)²¹	\$1,523,570,531	\$1,056,035,085	\$756,612,560	\$3,336,218,176	87.3%	(\$6,768,007)	\$5,017	\$586,385	\$3,232,924,241

Liquidity Indicators

Liquidity indicators are used to measure the HMO's ability to maintain adequate cash balances to meet short-term obligations. Please note: The value shown for "All HMOs listed above" is not an average of the column, but is a calculation based on industry totals.

- A. Months in Operation (in Missouri)** - This reflects the months in operation since the issuance of the Certificate of Authority to do business in the State of Missouri.
- B. Current Ratio** - This reflects the plan's ability to meet short-term obligations with short-term assets. If current assets aren't high enough, an organization is forced to use long-term assets, such as investments, to meet short-term debt, such as claims payable. The standard business ratio of current assets/current liabilities cannot be directly determined under the statutory accounting rules used for regulation of HMOs. For the exact formula used, contact the department's Managed Care Section or the National Association of Insurance Commissioners (NAIC).
- C. Prior Year Current Ratio** - same as current ratio but prior year
- D. Days Cash on Hand** - The number of days the HMO could cover operating expenses with the current amount of available cash.

$$\frac{\text{Total Cash} + \text{Short Term Investments}}{\text{Total Medical \& Hospital Expenses per day}^*}$$

*Total Medical & Hospital Expenses per day - Expenses divided by the number of days in operation during 2007, i.e. 365 days.

- E. Total Unpaid Claims / Total Revenues** - Total unpaid claims as a percentage of total revenue offers an early signal of potential claim management problems in an HMO.

Nationwide Operations

Liquidity Indicators

	A	B	C	D	E
Health Maintenance Organization	Months in Operation (in Missouri)	Current Ratio	Prior Year Current Ratio	Days Cash on Hand	Total Unpaid Claims/ Total Revenues
Aetna Health, Inc.	113	129.7%	111.3%	53.0	8.6%
Alliance For Community Health, LLC dba Mercy CarePlus	136	213.1%	237.4%	44.7	8.3%
Blue-Advantage Plus of Kansas City, Inc. dba Blue-Advantage Plus	30	71.2%	80.6%	17.0	9.1%
Blue Cross & Blue Shield of Kansas City	155	36.0%	33.7%	120.7	209.1%
Children's Mercy's Family Health Partners, Inc.	140	55.1%	125.6%	6.3	14.9%
CIGNA Healthcare of Ohio, Inc. dba CIGNA Healthcare of Kansas/Missouri	144	10.4%	23.0%	14.2	6.7%
CIGNA Healthcare of St. Louis, Inc.	172	191.9%	49.4%	59.6	7.4%
Community Health Plan	156	35.4%	26.8%	19.4	8.1%
Coventry Health Care of Kansas, Inc.	141	20.9%	53.3%	2.6	8.0%
Cox Health Systems HMO, Inc.	134	135.2%	132.3%	116.4	16.9%
Essence, LLP	55	137.6%	160.4%	139.0	16.9%
FirstGuard Health Plan, Inc. ²⁴	148	N/A	138.7%	0.0	0.0%
Good Health HMO, Inc. dba Blue-Care, Inc.	198	48.6%	37.3%	7.5	7.6%
Group Health Plan, Inc.	198	27.9%	44.2%	7.7	7.4%
Harmony Health Plan of Illinois, Inc. dba Harmony Health Plan of Missouri	21	124.7%	135.1%	46.7	18.3%
Healthcare USA of Missouri, LLC	151	97.3%	154.9%	10.2	11.3%
HealthLink HMO, Inc. dba HealthLink HMO ⁶	179	652.6%	619.4%	50,205.4	0.0%
HMO Missouri, Inc. dba Anthem Blue Cross & Blue Shield	198	31.9%	50.3%	3.6	10.8%
Humana Health Plan, Inc.	198	18.3%	12.4%	0.9	8.1%
Mercy Health Plan of Missouri, Inc. dba Premier Health Plans	142	64.7%	39.0%	17.1	7.7%
Missouri Care, Inc. ²⁵	122	205.1%	174.3%	48.3	9.2%
United Healthcare of the Midwest, Inc.	135	50.8%	69.0%	46.2	8.6%
All HMOs	3,065	51.2%	54.2%	18.6	11.3%
HMOs with MO% of Business > 60% (17 HMOs)²¹	2,417	55.1%	61.2%	27.3	12.2%

Efficiency Indicators

Efficiency is the ability of an organization to act or produce effectively with a minimum of waste, expense or unnecessary effort. Efficiency indicators show the effectiveness of premium collection, claim payment processes and the organization's ability to generate equity on the balance sheet or surplus on the income statement. Please note: The value shown for "All HMOs listed above" is not an average of the column, but is a calculation based on industry totals.

A. Net Income (Loss) - Total Revenue (before premiums ceded for reinsurance) less Total Expenses adjusted for Federal income taxes and extraordinary items.

- a. Total Revenue is expressed before reinsurance premiums ceded for purposes of comparability with 2006.
- b. Extraordinary Items - Nonrecurring gains or losses that are unrelated to or only incidentally related to the ordinary activities of the entity.

B. % Change in Net Income (Loss) (2007 - 2006) -

$$\frac{\text{current year's Net Income (Loss)} - \text{previous year's Net Income (Loss)}}{|\text{previous year's Net Income (Loss)}|}$$

C. Administration Expenses - Includes, but is not limited to rent, salaries, commissions, legal fees, certifications, traveling, marketing, postage, office supplies, occupancy, equipment, insurance, and taxes.

D. % Change in Administration Expenses (2006-2007) -

$$\frac{(\text{2007 Administration Expenses} - \text{2006 Administration Expenses})}{\text{2006 Administration Expenses}}$$

E. Total Liabilities, Capital and Surplus - Includes Total Liabilities plus Total Capital & Surplus.

F. % Change in Total Liabilities, Capital and Surplus (2006-2007) -

$$\frac{(\text{2007 Total Liabilities, Capital \& Surplus} - \text{2006 Total Liabilities, Capital \& Surplus})}{\text{2006 Total Liabilities, Capital \& Surplus}}$$

G. Days in Receivables - Total Premiums Receivable / Total Premium Related Revenue per day*. Indicates the number of days of premium revenue that a health plan has due from its members. This ratio tracks how quickly premiums are collected.

H. Days in Unpaid Claims - Claims Payable / Total Medical & Hospital Expenses per day*. The amount of time (in days) it would take a company to pay off outstanding dollar amounts, measured in reference to the average dollar amount per day the company has paid out historically over the last year. A value that appears exceptionally high indicates outstanding costs in excess of average historic costs. It does not indicate outstanding costs of any particular age. This item is in no way intended, and should not be interpreted as, a means to monitor compliance with Missouri law requiring payment of each claim within a specified time frame.

*Revenues or Expenses per day - Revenue or expenses divided by the number of days in operation during 2007, i.e. 365 days.

Nationwide Operations

Efficiency Indicators

Health Maintenance Organization	A Net Income (Loss)	B % Change in Net Income (Loss) (2006-2007) ³	C Administration Expenses	D % Change in Administration Expenses (2006-2007) ³	E Total Liabilities, Capital and Surplus	F % Change in Total Liabilities, Capital and Surplus (2006-2007) ³	G Days in Receivables	H Days in Unpaid Claims
Aetna Health, Inc.	\$1,678,728	316.7%	\$6,340,136	-35.2%	\$21,225,611	3.3%	7.9	36.1
Alliance For Community Health, LLC dba Mercy CarePlus	\$8,853,081	-5.8%	\$11,723,012	84.9%	\$38,411,549	-7.7%	33.7	36.6
Blue-Advantage Plus of Kansas City, Inc. dba Blue-Advantage Plus	(\$4,650,289)	-48.5%	\$8,356,933	10.2%	\$22,796,241	-2.2%	32.7	34.9
Blue Cross & Blue Shield of Kansas City	(\$4,218,638)	-42.4%	\$3,040,237	-67.2%	\$707,243,590	10.3%	343.6	766.9
Children's Mercy's Family Health Partners, Inc.	\$27,037,682	2280.1%	\$13,378,845	20.5%	\$91,014,317	402.6%	26.5	62.9
CIGNA Healthcare of Ohio, Inc. dba CIGNA Healthcare of Kansas/Missouri	\$656,199	660.9%	\$1,234,769	-40.5%	\$6,597,838	-22.8%	1.8	29.9
CIGNA Healthcare of St. Louis, Inc.	\$421,071	-57.6%	\$1,042,312	-23.1%	\$5,422,575	6.8%	32.9	30.7
Community Health Plan	(\$748,144)	72.8%	\$3,444,177	-31.0%	\$8,280,391	-13.7%	1.0	32.6
Coventry Health Care of Kansas, Inc.	\$36,193,764	-16.0%	\$42,918,420	-10.5%	\$121,694,238	-24.0%	5.9	39.4
Cox Health Systems HMO, Inc.	(\$558,802)	77.2%	\$2,093,882	-8.6%	\$19,147,948	28.0%	4.9	67.6
Essence, LLP	\$2,982,092	261.7%	\$17,085,654	235.4%	\$40,849,613	284.9%	4.5	76.5
FirstGuard Health Plan, Inc. ²⁴	\$0	100.0%	\$0	-100.0%	\$0	-100.0%	0.0	0.0
Good Health HMO, Inc. dba Blue-Care, Inc.	\$6,470,570	1796.4%	\$30,256,720	35.9%	\$88,599,870	19.3%	6.1	31.7
Group Health Plan, Inc.	\$55,597,955	44.4%	\$32,138,754	18.8%	\$181,179,218	4.6%	3.2	34.7
Harmony Health Plan of Illinois, Inc. dba Harmony Health Plan of Missouri	(\$588,033)	-106.7%	\$35,874,510	17.1%	\$90,456,120	16.7%	83.3	83.8
Healthcare USA of Missouri, LLC	\$15,498,423	25.7%	\$28,355,918	28.5%	\$111,612,415	21.8%	35.3	47.1
HealthLink HMO, Inc. dba HealthLink HMO ⁶	\$4,488	395.5%	\$963	-95.3%	\$25,662,691	-8.2%	3.4	0.0
HMO Missouri, Inc. dba Anthem Blue Cross & Blue Shield	\$15,951,400	-15.5%	\$24,517,057	-31.6%	\$115,552,809	-6.4%	22.6	46.4
Humana Health Plan, Inc.	(\$16,118,227)	-125.8%	\$203,451,127	17.5%	\$336,191,588	-18.0%	5.8	36.3
Mercy Health Plan of Missouri, Inc. dba Premier Health Plans	\$2,118,406	275.8%	\$19,519,769	-24.0%	\$68,065,866	-19.5%	9.5	31.2
Missouri Care, Inc. ²⁵	\$1,281,556	155.3%	\$6,729,566	-34.3%	\$16,052,586	20.6%	38.0	39.4
United Healthcare of the Midwest, Inc.	\$51,018,727	63.9%	\$67,796,073	7.9%	\$224,171,120	3.1%	4.9	42.1
All HMOs	\$198,882,009	-4.3%	\$559,298,834	4.9%	\$2,340,228,194	3.0%	18.0	50.0
HMOs with MO% of Business > 60% (17 HMOs)²¹	\$152,356,823	54.4%	\$263,675,932	3.5%	\$1,700,871,931	7.6%	19.4	53.3

Performance Indicators

Performance is the ability of an organization to assume responsibilities and meet obligations through operations. Performance indicators note the experience of an HMO in attaining commonly accepted standards of operation in regards to finances, enrollment and utilization. The most often cited indicator of an HMO's performance is the percentage of total premiums and related revenues that cover total medical and hospital expenses. This percentage is called the medical loss ratio (MLR). As presented below, the plan-wide MLR is defined as total medical and hospital expenses divided by total earned premium-related revenues (including Medicare and Medicaid revenue) plus fee-for-service (FFS) revenue. Therefore, the plan-wide MLR includes an HMO's experience in all states in which the HMO was active during 2007.

A. 2007 Missouri Medical Loss Ratio (MoLR) -

$$\frac{\text{Amount Incurred for Provision of Missouri Health Care Services}}{\text{Total Missouri Premiums Earned*}}$$

*Data on premiums ceded for reinsurance is not available at the state level, for all companies. Where available, it is included.

B. 2007 Plan Wide Medical Loss Ratio (MLR) -

$$\frac{\text{Total Medical \& Hospital Expenses + Increase in Reserves for Accident \& Health Contracts}}{\text{Total Revenues*}}$$

*net of premiums ceded for reinsurance

NOTE: Companies with 100% of their business in Missouri will show a difference between the Missouri Loss Ratio and the Plan Wide MLR. Plan Wide MLR is a standard ratio established by the NAIC for comparing companies operating anywhere in the United States and Territories. Several revenue and expense related items used to calculate the Plan Wide MLR are not reported at a state level, and are absent from the Missouri MLR. Therefore, companies that do business nowhere outside Missouri will have one loss ratio when evaluated at the state level and another when evaluated using the NAIC standard ratio. However, since experience in one state can vary widely from national experience, presenting a state MLR is an important indicator.

C. Total Plan Wide Member Months - A member month is equivalent to one member from whom the HMO has recognized prepaid premium revenue for one month.

D. Premium Related + FFS Revenues PMPM -

$$\frac{\text{Net Premium Income* + Total FFS \& Risk Revenue}}{\text{Plan Wide Cumulative Member Months}}$$

*net of reinsurance premiums ceded

E. Medical \& Hospital Expense PMPM -

$$\frac{\text{Total Medical \& Hospital Expenses}}{\text{Plan wide Cumulative Member Months}}$$

Nationwide Operations

Performance Indicators

Health Maintenance Organization	A 2007 Missouri Medical Loss Ratio	B 2007 Plan Wide Medical Loss Ratio	C Total Plan Wide Member Months	D Premium Related + FFS Revenues PMPM	E Medical & Hospital Expense PMPM
Aetna Health, Inc.	91.2%	86.3%	238,567	\$276.25	\$241.29
Alliance For Community Health, LLC dba Mercy CarePlus	83.8%	83.1%	817,323	\$211.77	\$176.00
Blue-Advantage Plus of Kansas City, Inc. dba Blue-Advantage Plus	95.4%	95.4%	323,320	\$237.48	\$226.64
Blue Cross & Blue Shield of Kansas City	98.0%	99.5%	163,164	\$297.87	\$296.44
Children's Mercy's Family Health Partners, Inc.	84.3%	86.5%	1,755,778	\$198.52	\$171.75
CIGNA Healthcare of Ohio, Inc. dba CIGNA Healthcare of Kansas/Missouri	81.8%	81.7%	40,472	\$281.89	\$230.18
CIGNA Healthcare of St. Louis, Inc.	87.4%	87.4%	42,968	\$340.69	\$297.90
Community Health Plan	90.6%	91.0%	99,105	\$322.91	\$293.87
Coventry Health Care of Kansas, Inc.	74.4%	74.3%	1,256,846	\$312.53	\$232.21
Cox Health Systems HMO, Inc.	93.0%	91.9%	78,433	\$254.35	\$239.22
Essence, LLP	72.7%	80.5%	144,632	\$869.67	\$700.50
FirstGuard Health Plan, Inc. ²⁴	0.0%	0.0%	0	\$0.00	\$0.00
Good Health HMO, Inc. dba Blue-Care, Inc.	87.6%	87.6%	1,112,923	\$332.01	\$290.89
Group Health Plan, Inc.	76.1%	78.0%	1,231,889	\$427.04	\$333.26
Harmony Health Plan of Illinois, Inc. dba Harmony Health Plan of Missouri	77.4%	79.9%	1,503,965	\$148.54	\$118.68
Healthcare USA of Missouri, LLC	90.1%	87.8%	2,079,950	\$210.43	\$184.82
HealthLink HMO, Inc. dba HealthLink HMO ⁶	87.2%	83.5%	1,164	\$32.82	\$28.62
HMO Missouri, Inc. dba Anthem Blue Cross & Blue Shield	85.4%	84.9%	1,428,450	\$255.58	\$217.04
Humana Health Plan, Inc.	78.2%	83.2%	3,916,836	\$360.79	\$294.64
Mercy Health Plan of Missouri, Inc. dba Premier Health Plans	89.8%	90.2%	812,835	\$418.55	\$377.34
Missouri Care, Inc.	85.3%	85.2%	311,577	\$219.00	\$186.70
United Healthcare of the Midwest, Inc.	75.8%	74.8%	957,551	\$589.12	\$435.10
All HMOs	82.8%	82.9%	18,317,748	\$306.64	\$252.79
HMOs with MO% of Business > 60% (17 HMOs)²¹	83.7%	83.6%	9,884,323	\$327.70	\$273.63

5 Year Financial History

Many items in the financial statements are more meaningful to analyze as trends over time than as points in time. Data represent plan-wide activity and are not specific to the state of Missouri. Please note that some historical information has been updated because of revisions received after publication of last year's report.

Net Income (Loss) – (Income Statement item) – Income adjusted for federal and foreign income taxes paid.

Total Assets – (Balance Sheet item) – Permitted assets determined in accordance with statutory requirements.

Total Liabilities – (Balance Sheet item) – All obligations, determined in accordance with state statutes, for which an HMO is financially responsible.

Total Liabilities, Capital and Surplus – (Balance Sheet item) – Includes common capital stock, preferred capital stock, gross paid in and contributed surplus, surplus notes, unassigned funds & less treasury stock at cost.

Net Premium Income – (Income Statement item) – Total commercial premiums and Medicare and Medicaid revenues recorded by nationwide business operations on a prepaid basis for the provision of contracted health services, net of premiums ceded for reinsurance. Premium revenues do not include fee-for-service revenues.

Total Revenue – (Income Statement item) – Premium and other revenue streams.

Medical & Hospital Expenses – (Income Statement item) – Expenses net of reinsurance, co-payment, coordination of benefits and subrogation.

Administration Expenses – Includes, but is not limited to rent, salaries, commissions, legal fees, certifications, traveling, marketing, postage, office supplies, occupancy, equipment, insurance, and taxes.

Current Ratio – (Liquidity Indicator) – Reflects the plan's ability to meet short-term obligations with short-term assets.

Medical Loss Ratio – (Performance Indicator) – Indicates the portion of all revenues that are required to cover core operations, e.g. payments for medical services.

Administrative Expenses to Total Revenue – (Efficiency Indicator) – Indicates the portion of all revenues that are required to support core operations.

Estimated Liability for Unpaid Claims – At the beginning of each year, an HMO will have claims that were incurred in prior years, but which still have not been paid. The HMO attempts to estimate the amount of such claims, and incorporates this estimate into reserves set aside to pay claims.

Total Claims Incurred for Prior Years – The amount the HMO paid this year for claims leftover from previous years.

Analysis of Liability Reserves =

$$\frac{\text{Estimated Liability for Unpaid Claims} - \text{Total Claims Incurred for Prior Years}}{\text{Total Claims Incurred for Prior Years}}$$

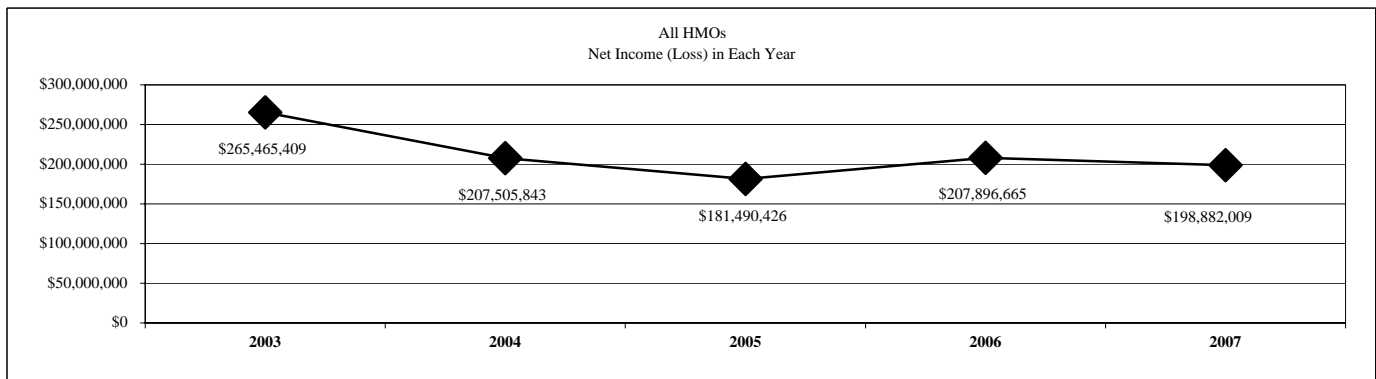
Ideally, the amount stated for "Estimated Liability for Unpaid Claims" should be within 5% to 10% of the amount stated for "Total Claims Incurred for Prior Years". A negative number indicates that "Total Claims Incurred for Prior Years" exceeded the amount set aside to pay such claims, as stated in "Estimated Liability for Unpaid Claims".

If "Total Claims Incurred for Prior Years" is significantly greater than "Estimated Liability for Unpaid Claims" for several years in a row, the HMO may have a problem accurately accounting for its outstanding liabilities and may be over-stating its capital and surplus.

If "Total Claims Incurred for Prior Years" is significantly less than "Estimated Liability for Unpaid Claims" for several years in a row, the HMO may not be using cash as efficiently as possible. In states that regulate the amount an HMO may charge in premiums, the HMO may be ineligible for premium increases. Medical providers negotiating payment rates may have grounds to negotiate for higher payments.

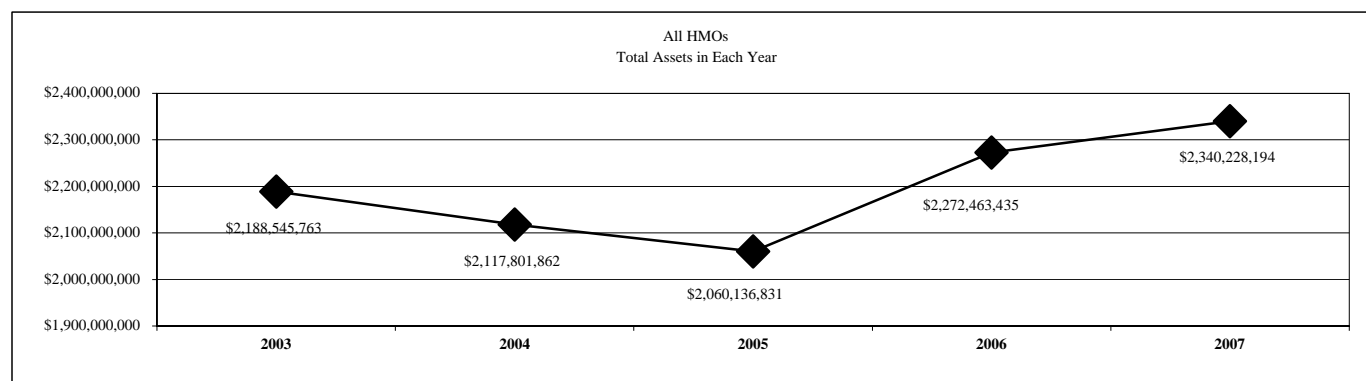
Plan Wide Net Income (Loss) ⁷

Health Maintenance Organization	2003	2004	2005	2006	2007	% Change (2003 - 2007) ^{6,23}
Aetna Health, Inc.	\$4,886,097	\$2,465,844	(\$940,860)	(\$774,727)	\$1,678,728	-65.6%
Alliance For Community Health, LLC dba Mercy CarePlus	\$3,942,900	\$7,707,256	\$460,995	\$9,400,623	\$8,853,081	124.5%
Blue-Advantage Plus of Kansas City, Inc. dba Blue-Advantage Plus ²³	N/A	N/A	(\$1,193,023)	(\$3,131,147)	(\$4,650,289)	-289.8%
Blue Cross & Blue Shield of Kansas City	\$4,513,149	\$3,734,848	\$1,758,525	(\$2,962,217)	(\$4,218,638)	-193.5%
Children's Mercy's Family Health Partners, Inc.	\$812,564	\$1,076,326	\$3,698,481	\$1,135,977	\$27,037,682	3227.5%
CIGNA Healthcare of Ohio, Inc. dba CIGNA Healthcare of Kansas/Missouri	(\$67,397)	\$1,995,335	\$2,018,949	\$86,242	\$656,199	1073.6%
CIGNA Healthcare of St. Louis, Inc.	\$3,317,524	\$3,233,521	\$1,535,999	\$993,042	\$421,071	-87.3%
Community Health Plan	\$1,033,398	\$1,324,742	\$196,000	(\$2,745,576)	(\$748,144)	-172.4%
Coventry Health Care of Kansas, Inc.	\$33,740,773	\$43,890,159	\$48,361,977	\$43,079,757	\$36,193,764	7.3%
Cox Health Systems HMO, Inc.	(\$705,685)	(\$2,162,668)	(\$1,993,089)	(\$2,453,632)	(\$558,802)	20.8%
Essence, LLP	(\$1,218,039)	(\$2,239,261)	(\$1,281,287)	\$824,493	\$2,982,092	344.8%
FirstGuard Health Plan, Inc. ²⁴	\$9,124,452	\$3,607,986	(\$2,553,162)	(\$6,210,727)	\$0	-100.0%
Good Health HMO, Inc. dba Blue-Care, Inc.	\$4,725,143	\$12,046,169	\$986,446	\$341,211	\$6,470,570	36.9%
Group Health Plan, Inc.	\$41,715,218	\$52,106,796	\$43,315,953	\$38,497,372	\$55,597,955	33.3%
Harmony Health Plan of Illinois, Inc. dba Harmony Health Plan of Missouri ²³	N/A	N/A	N/A	\$8,824,190	(\$588,033)	-106.7%
Healthcare USA of Missouri, LLC	\$10,132,066	\$6,278,901	\$18,638,645	\$12,328,754	\$15,498,423	53.0%
HealthLink HMO, Inc. dba HealthLink HMO ⁶	\$7,425,274	(\$41,451)	(\$7,211)	(\$1,519)	\$4,488	-99.9%
HMO Missouri, Inc. dba Anthem Blue Cross & Blue Shield	\$14,964,235	\$14,205,439	\$18,009,319	\$18,887,849	\$15,951,400	6.6%
Humana Health Plan, Inc.	\$36,724,284	\$7,590,577	(\$6,824,661)	\$62,356,698	(\$16,118,227)	-143.9%
Mercy Health Plan of Missouri, Inc. dba Premier Health Plans	\$26,191,186	\$21,859,614	\$22,048,057	\$563,710	\$2,118,406	-91.9%
Missouri Care, Inc. ²⁵	\$250,843	\$884,261	\$2,280,608	(\$2,318,172)	\$1,281,556	410.9%
United Healthcare of the Midwest, Inc.	\$46,667,928	\$27,532,247	\$32,550,335	\$31,134,447	\$51,018,727	9.3%
Withdrawn HMOs	\$17,289,496	\$409,202	\$423,430	\$40,017	\$0	-100.0%
All HMOs	\$265,465,409	\$207,505,843	\$181,490,426	\$207,896,665	\$198,882,009	-25.1%



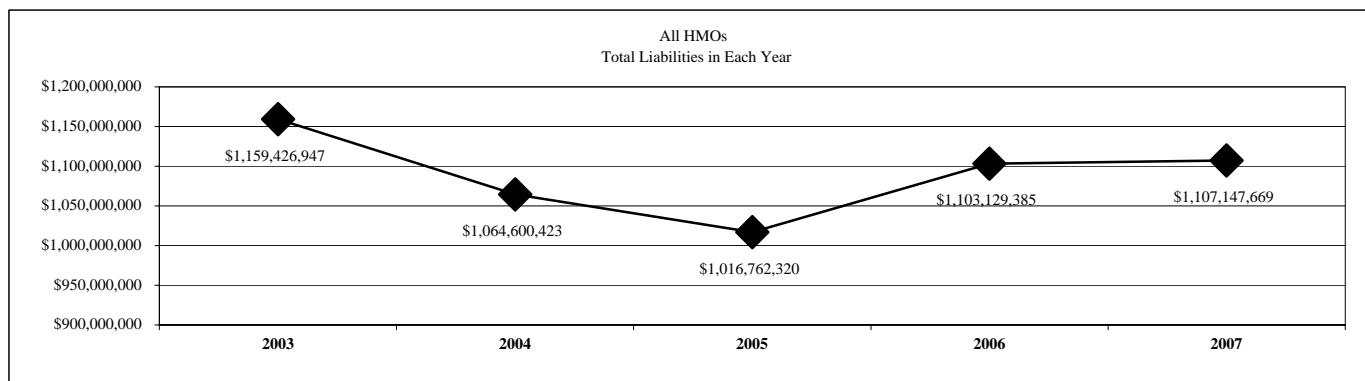
Plan Wide Total Assets ⁷

Health Maintenance Organization	2003	2004	2005	2006	2007	% Change (2003 - 2007) ^{6,23}
Aetna Health, Inc.	\$21,534,018	\$20,646,594	\$20,901,276	\$20,549,637	\$21,225,611	-1.4%
Alliance For Community Health, LLC dba Mercy CarePlus	\$26,813,111	\$22,604,811	\$20,168,206	\$41,600,353	\$38,411,549	43.3%
Blue-Advantage Plus of Kansas City, Inc. dba Blue-Advantage Plus ²³	N/A	N/A	\$20,994,776	\$23,313,483	\$22,796,241	8.6%
Blue Cross & Blue Shield of Kansas City	\$512,777,282	\$548,928,774	\$589,885,093	\$641,310,794	\$707,243,590	37.9%
Children's Mercy's Family Health Partners, Inc.	\$14,906,377	\$14,132,412	\$20,900,307	\$18,107,885	\$91,014,317	510.6%
CIGNA Healthcare of Ohio, Inc. dba CIGNA Healthcare of Kansas/Missouri	\$18,616,829	\$13,243,981	\$14,629,916	\$8,543,561	\$6,597,838	-64.6%
CIGNA Healthcare of St. Louis, Inc.	\$13,690,112	\$10,149,459	\$7,048,224	\$5,078,348	\$5,422,575	-60.4%
Community Health Plan	\$10,424,387	\$13,306,324	\$14,882,579	\$9,594,643	\$8,280,391	-20.6%
Coventry Health Care of Kansas, Inc.	\$162,093,458	\$151,366,392	\$153,954,819	\$160,200,413	\$121,694,238	-24.9%
Cox Health Systems HMO, Inc.	\$13,490,404	\$11,038,074	\$13,213,971	\$14,955,870	\$19,147,948	41.9%
Essence, LLP	\$1,910,202	\$2,973,368	\$4,557,849	\$10,611,767	\$40,849,613	2038.5%
FirstGuard Health Plan, Inc. ²⁴	\$31,204,974	\$22,755,428	\$21,998,000	\$24,435,792	\$0	-100.0%
Good Health HMO, Inc. dba Blue-Care, Inc.	\$40,896,200	\$61,477,853	\$64,183,041	\$74,251,170	\$88,599,870	116.6%
Group Health Plan, Inc.	\$171,351,984	\$179,642,761	\$160,591,141	\$173,209,657	\$181,179,218	5.7%
Harmony Health Plan of Illinois, Inc. dba Harmony Health Plan of Missouri ²³	N/A	N/A	N/A	\$77,516,944	\$90,456,120	16.7%
Healthcare USA of Missouri, LLC	\$63,170,691	\$78,395,404	\$89,628,069	\$91,652,582	\$111,612,415	76.7%
HealthLink HMO, Inc. dba HealthLink HMO ⁶	\$26,709,124	\$26,610,532	\$15,395,259	\$27,963,991	\$25,662,691	-3.9%
HMO Missouri, Inc. dba Anthem Blue Cross & Blue Shield	\$90,486,004	\$80,685,373	\$94,844,750	\$123,396,772	\$115,552,809	27.7%
Humana Health Plan, Inc.	\$486,525,355	\$437,399,781	\$393,710,930	\$410,078,474	\$336,191,588	-30.9%
Mercy Health Plan of Missouri, Inc. dba Premier Health Plans	\$119,741,911	\$147,990,080	\$101,825,170	\$84,540,054	\$68,065,866	-43.2%
Missouri Care, Inc. ²⁵	\$14,024,942	\$15,320,098	\$15,553,445	\$13,307,610	\$16,052,586	14.5%
United Healthcare of the Midwest, Inc.	\$305,550,762	\$254,978,772	\$203,929,705	\$217,510,164	\$224,171,120	-26.6%
Withdrawn HMOs	\$42,627,636	\$4,155,591	\$17,340,305	\$733,471	\$0	-100.0%
All HMOs	\$2,188,545,763	\$2,117,801,862	\$2,060,136,831	\$2,272,463,435	\$2,340,228,194	6.9%



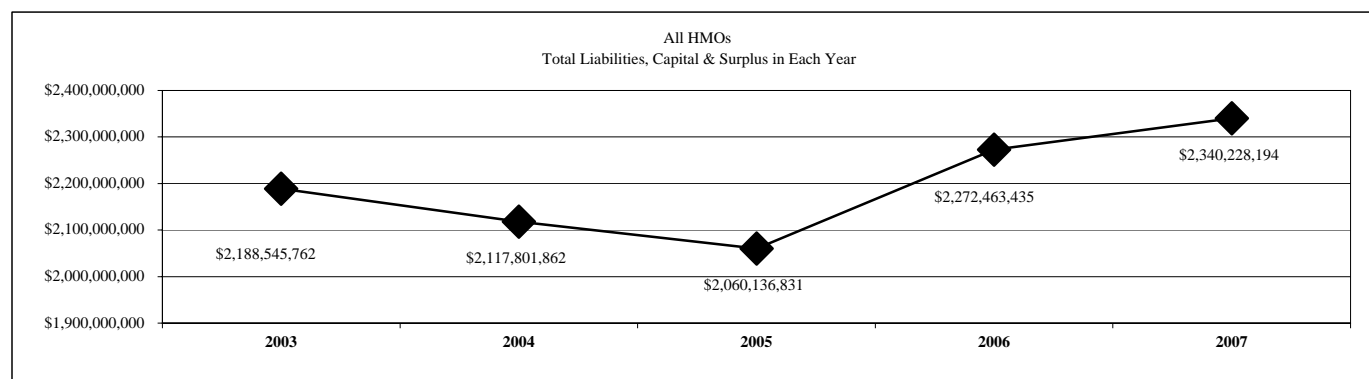
Plan Wide Total Liabilities⁷

Health Maintenance Organization	2003	2004	2005	2006	2007	% Change (2003 - 2007) ^{6,23}
Aetna Health, Inc.	\$8,381,465	\$10,191,781	\$9,594,459	\$8,476,503	\$7,521,781	-10.3%
Alliance For Community Health, LLC dba Mercy CarePlus	\$13,861,240	\$9,077,994	\$9,168,199	\$15,986,737	\$15,784,981	13.9%
Blue-Advantage Plus of Kansas City, Inc. dba Blue-Advantage Plus ²³	N/A	N/A	\$14,247,886	\$15,206,015	\$14,633,641	2.7%
Blue Cross & Blue Shield of Kansas City	\$274,953,368	\$249,738,930	\$261,779,328	\$266,172,403	\$239,467,301	-12.9%
Children's Mercy's Family Health Partners, Inc.	\$11,618,558	\$10,049,180	\$12,798,216	\$9,643,637	\$55,700,399	379.4%
CIGNA Healthcare of Ohio, Inc. dba CIGNA Healthcare of Kansas/Missouri	\$13,526,779	\$5,748,566	\$6,988,988	\$4,857,239	\$3,557,920	-73.7%
CIGNA Healthcare of St. Louis, Inc.	\$5,253,095	\$3,230,902	\$2,065,881	\$2,026,659	\$1,781,533	-66.1%
Community Health Plan	\$7,790,738	\$9,201,925	\$8,827,197	\$6,719,549	\$4,687,233	-39.8%
Coventry Health Care of Kansas, Inc.	\$78,595,094	\$73,756,101	\$68,342,089	\$80,424,731	\$52,057,971	-33.8%
Cox Health Systems HMO, Inc.	\$4,469,358	\$1,753,966	\$2,498,548	\$3,523,252	\$4,684,320	4.8%
Essence, LLP	\$373,949	\$751,449	\$1,426,004	\$6,319,292	\$29,392,052	7759.9%
FirstGuard Health Plan, Inc. ²⁴	\$14,685,074	\$12,491,465	\$11,486,787	\$7,932,286	\$0	-100.0%
Good Health HMO, Inc. dba Blue-Care, Inc.	\$15,723,589	\$25,075,307	\$26,802,029	\$33,415,820	\$41,323,014	162.8%
Group Health Plan, Inc.	\$90,287,929	\$86,546,673	\$68,860,435	\$85,184,299	\$72,873,369	-19.3%
Harmony Health Plan of Illinois, Inc. dba Harmony Health Plan of Missouri ²³	N/A	N/A	N/A	\$49,433,201	\$60,440,729	22.3%
Healthcare USA of Missouri, LLC	\$32,233,644	\$44,897,786	\$48,644,966	\$39,390,429	\$56,762,050	76.1%
HealthLink HMO, Inc. dba HealthLink HMO ⁶	\$575,757	\$621,517	\$644,122	\$3,377,434	\$699,107	21.4%
HMO Missouri, Inc. dba Anthem Blue Cross & Blue Shield	\$48,101,354	\$38,335,430	\$60,696,186	\$70,331,353	\$83,267,464	73.1%
Humana Health Plan, Inc.	\$274,397,981	\$241,529,885	\$218,828,383	\$202,409,785	\$189,906,025	-30.8%
Mercy Health Plan of Missouri, Inc. dba Premier Health Plans	\$72,159,863	\$90,921,743	\$54,973,027	\$38,416,619	\$37,768,396	-47.7%
Missouri Care, Inc. ²⁵	\$9,451,854	\$9,853,272	\$7,679,252	\$7,635,639	\$7,247,767	-23.3%
United Healthcare of the Midwest, Inc.	\$169,824,093	\$140,188,723	\$107,844,268	\$146,187,571	\$127,590,616	-24.9%
Withdrawn HMOs	\$13,162,165	\$637,828	\$12,566,070	\$58,932	\$0	-100.0%
All HMOs	\$1,159,426,947	\$1,064,600,423	\$1,016,762,320	\$1,103,129,385	\$1,107,147,669	-4.5%



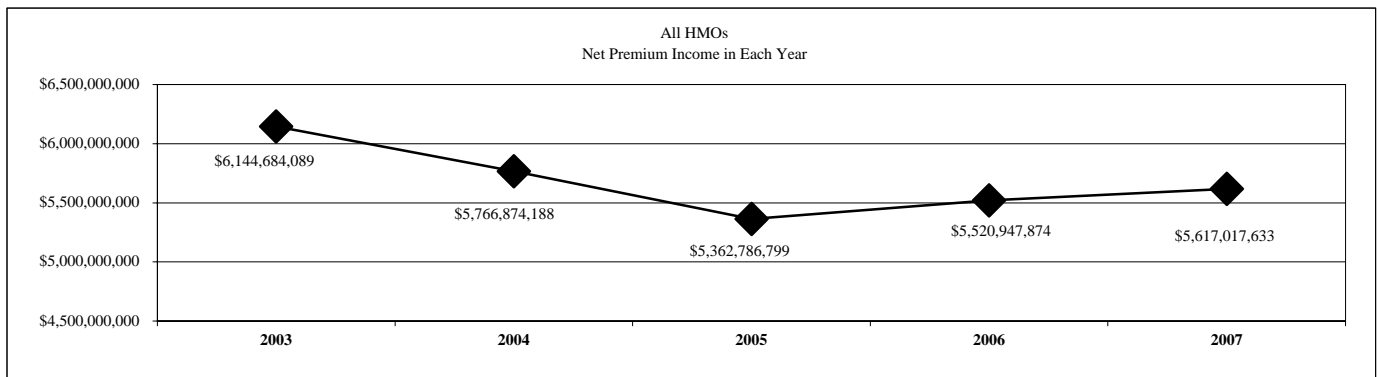
Plan Wide Total Liabilities, Capital and Surplus ⁷

Health Maintenance Organization	2003	2004	2005	2006	2007	% Change (2003 - 2007) ^{6,23}
Aetna Health, Inc.	\$21,534,018	\$20,646,594	\$20,901,276	\$20,549,637	\$21,225,611	-1.4%
Alliance For Community Health, LLC dba Mercy CarePlus	\$26,813,111	\$22,604,811	\$20,168,206	\$41,600,353	\$38,411,549	43.3%
Blue-Advantage Plus of Kansas City, Inc. dba Blue-Advantage Plus ²³	N/A	N/A	\$20,994,776	\$23,313,483	\$22,796,241	8.6%
Blue Cross & Blue Shield of Kansas City	\$512,777,282	\$548,928,774	\$589,885,093	\$641,310,794	\$707,243,590	37.9%
Children's Mercy's Family Health Partners, Inc.	\$14,906,377	\$14,132,412	\$20,900,307	\$18,107,885	\$91,014,317	510.6%
CIGNA Healthcare of Ohio, Inc. dba CIGNA Healthcare of Kansas/Missouri	\$18,616,829	\$13,243,981	\$14,629,916	\$8,543,561	\$6,597,838	-64.6%
CIGNA Healthcare of St. Louis, Inc.	\$13,690,112	\$10,149,459	\$7,048,224	\$5,078,348	\$5,422,575	-60.4%
Community Health Plan	\$10,424,387	\$13,306,324	\$14,882,579	\$9,594,643	\$8,280,391	-20.6%
Coventry Health Care of Kansas, Inc.	\$162,093,458	\$151,366,392	\$153,954,819	\$160,200,414	\$121,694,238	-24.9%
Cox Health Systems HMO, Inc.	\$13,490,404	\$11,038,074	\$13,213,971	\$14,955,869	\$19,147,948	41.9%
Essence, LLP	\$1,910,202	\$2,973,368	\$4,557,849	\$10,611,767	\$40,849,613	2038.5%
FirstGuard Health Plan, Inc. ²⁴	\$31,204,975	\$22,755,428	\$21,998,000	\$24,435,791	\$0	-100.0%
Good Health HMO, Inc. dba Blue-Care, Inc.	\$40,896,200	\$61,477,853	\$64,183,041	\$74,251,170	\$88,599,870	116.6%
Group Health Plan, Inc.	\$171,351,984	\$179,642,761	\$160,591,141	\$173,209,657	\$181,179,218	5.7%
Harmony Health Plan of Illinois, Inc. dba Harmony Health Plan of Missouri ²³	N/A	N/A	N/A	\$77,516,944	\$90,456,120	16.7%
Healthcare USA of Missouri, LLC	\$63,170,691	\$78,395,404	\$89,628,069	\$91,652,581	\$111,612,415	76.7%
HealthLink HMO, Inc. dba HealthLink HMO ⁶	\$26,709,123	\$26,610,532	\$15,395,259	\$27,963,991	\$25,662,691	-3.9%
HMO Missouri, Inc. dba Anthem Blue Cross & Blue Shield	\$90,486,004	\$80,685,373	\$94,844,750	\$123,396,772	\$115,552,809	27.7%
Humana Health Plan, Inc.	\$486,525,355	\$437,399,781	\$393,710,930	\$410,078,474	\$336,191,588	-30.9%
Mercy Health Plan of Missouri, Inc. dba Premier Health Plans	\$119,741,911	\$147,990,080	\$101,825,170	\$84,540,053	\$68,065,866	-43.2%
Missouri Care, Inc. ²⁵	\$14,024,941	\$15,320,098	\$15,553,445	\$13,307,613	\$16,052,586	14.5%
United Healthcare of the Midwest, Inc.	\$305,550,762	\$254,978,772	\$203,929,705	\$217,510,164	\$224,171,120	-26.6%
Withdrawn HMOs	\$42,627,636	\$4,155,591	\$17,340,305	\$733,471	\$0	-100.0%
All HMOs	\$2,188,545,762	\$2,117,801,862	\$2,060,136,831	\$2,272,463,435	\$2,340,228,194	6.9%



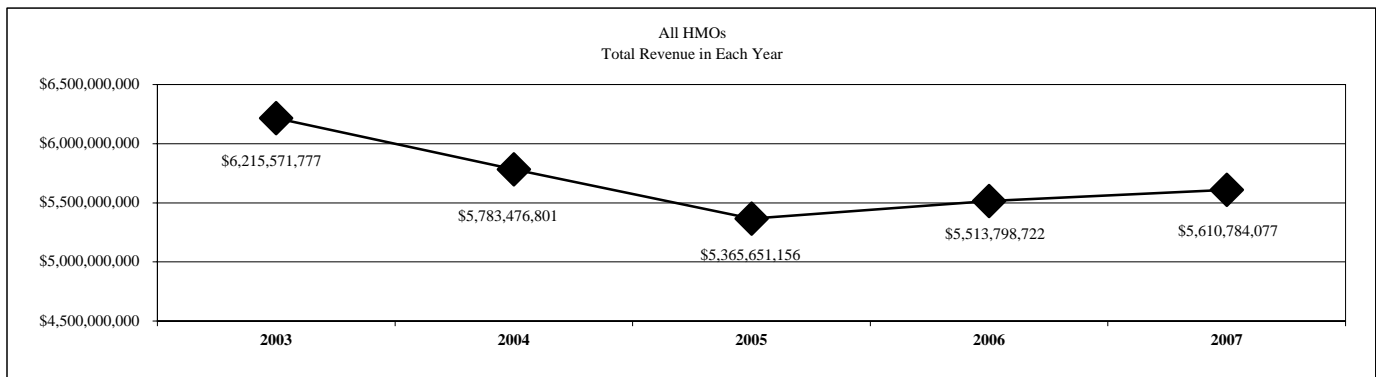
Plan Wide Net Premium Income ⁷

Health Maintenance Organization	2003	2004	2005	2006	2007	% Change (2003 - 2007) ^{6,23}
Aetna Health, Inc. ⁸	\$66,053,351	\$80,023,593	\$86,216,908	\$69,735,528	\$65,903,902	-0.2%
Alliance For Community Health, LLC dba Mercy CarePlus	\$76,250,629	\$82,762,999	\$85,487,331	\$124,237,316	\$173,084,644	127.0%
Blue-Advantage Plus of Kansas City, Inc. dba Blue-Advantage Plus ²³	N/A	N/A	\$36,789,851	\$72,813,319	\$76,781,280	108.7%
Blue Cross & Blue Shield of Kansas City	\$189,800,318	\$199,764,727	\$170,770,479	\$113,519,629	\$48,601,474	-74.4%
Children's Mercy's Family Health Partners, Inc.	\$87,141,474	\$99,393,284	\$109,420,014	\$96,763,149	\$348,558,733	300.0%
CIGNA Healthcare of Ohio, Inc. dba CIGNA Healthcare of Kansas/Missouri	\$18,836,923	\$14,279,015	\$12,667,537	\$16,071,036	\$11,408,591	-39.4%
CIGNA Healthcare of St. Louis, Inc.	\$28,068,399	\$20,133,261	\$16,129,326	\$16,077,079	\$14,638,618	-47.8%
Community Health Plan	\$56,341,487	\$62,629,689	\$62,020,962	\$45,514,511	\$32,002,119	-43.2%
Coventry Health Care of Kansas, Inc.	\$507,673,879	\$491,504,375	\$458,024,647	\$480,019,717	\$392,797,394	-22.6%
Cox Health Systems HMO, Inc.	\$47,998,793	\$11,401,045	\$11,573,337	\$20,108,737	\$19,949,258	-58.4%
Essence, LLP	\$0	\$441,535	\$12,981,628	\$31,997,110	\$125,781,575	28387.3%
FirstGuard Health Plan, Inc. ²⁴	\$86,639,040	\$85,762,306	\$88,687,283	\$79,781,753	\$0	-100.0%
Good Health HMO, Inc. dba Blue-Care, Inc.	\$160,757,342	\$194,669,724	\$224,569,406	\$269,995,833	\$369,503,109	129.9%
Group Health Plan, Inc.	\$541,151,425	\$632,430,963	\$524,739,385	\$517,275,130	\$526,070,013	-2.8%
Harmony Health Plan of Illinois, Inc. dba Harmony Health Plan of Missouri	N/A	N/A	N/A	\$263,999,393	\$223,393,657	-15.4%
Healthcare USA of Missouri, LLC	\$327,287,649	\$343,950,770	\$344,284,994	\$324,586,616	\$437,691,676	33.7%
HealthLink HMO, Inc. dba HealthLink HMO ⁶	\$36,120,744	\$80,087	\$63,860	\$49,120	\$38,206	-99.9%
HMO Missouri, Inc. dba Anthem Blue Cross & Blue Shield [†]	\$251,613,644	\$272,885,892	\$332,923,034	\$387,951,380	\$365,089,306	45.1%
Humana Health Plan, Inc. ⁸	\$2,170,578,509	\$1,982,715,994	\$1,656,186,226	\$1,490,673,591	\$1,413,167,003	-34.9%
Mercy Health Plan of Missouri, Inc. dba Premier Health Plans	\$596,326,974	\$560,541,754	\$476,310,476	\$417,117,847	\$340,210,026	-42.9%
Missouri Care, Inc. ²⁵	\$64,942,382	\$72,627,253	\$79,616,609	\$76,089,021	\$68,236,830	5.1%
United Healthcare of the Midwest, Inc. ⁸	\$826,743,506	\$555,239,334	\$521,081,292	\$554,516,377	\$564,110,219	-31.8%
Withdrawn HMOs	\$4,357,621	\$3,636,588	\$52,242,214	\$52,054,682	\$0	-100.0%
All HMOs	\$6,144,684,089	\$5,766,874,188	\$5,362,786,799	\$5,520,947,874	\$5,617,017,633	-8.6%



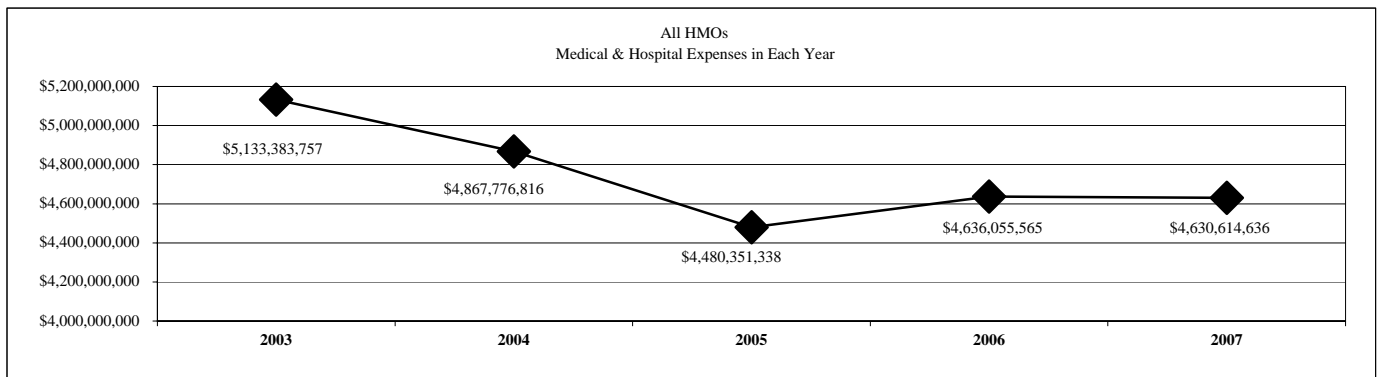
Plan Wide Total Revenues⁷

Health Maintenance Organization	2003	2004	2005	2006	2007	% Change (2003 - 2007) ²³
Aetna Health, Inc. ⁸	\$66,053,351	\$80,023,593	\$86,220,764	\$69,736,263	\$65,903,845	-0.2%
Alliance For Community Health, LLC dba Mercy CarePlus	\$76,250,629	\$82,762,999	\$85,487,331	\$124,237,316	\$173,084,644	127.0%
Blue-Advantage Plus of Kansas City, Inc. dba Blue-Advantage Plus ²³	N/A	N/A	\$36,789,851	\$72,813,319	\$76,781,280	108.7%
Blue Cross & Blue Shield of Kansas City	\$189,800,318	\$199,764,727	\$170,770,479	\$113,519,629	\$48,601,474	-74.4%
Children's Mercy's Family Health Partners, Inc.	\$87,333,142	\$99,567,266	\$109,420,014	\$96,763,173	\$348,558,872	299.1%
CIGNA Healthcare of Ohio, Inc. dba CIGNA Healthcare of Kansas/Missouri	\$18,836,923	\$14,279,015	\$12,667,537	\$16,071,036	\$11,408,591	-39.4%
CIGNA Healthcare of St. Louis, Inc.	\$28,068,399	\$20,133,261	\$16,129,326	\$16,077,079	\$14,638,618	-47.8%
Community Health Plan	\$58,971,002	\$65,287,917	\$62,076,378	\$45,527,917	\$32,019,772	-45.7%
Coventry Health Care of Kansas, Inc.	\$508,952,935	\$493,290,503	\$459,270,660	\$480,019,717	\$392,797,394	-22.8%
Cox Health Systems HMO, Inc.	\$48,838,791	\$11,921,380	\$12,268,587	\$21,003,766	\$20,516,315	-58.0%
Essence, LLP	\$0	\$441,535	\$12,981,628	\$31,997,110	\$125,781,575	28387%
FirstGuard Health Plan, Inc. ²⁴	\$97,775,967	\$96,319,834	\$88,687,283	\$79,781,753	\$0	-100.0%
Good Health HMO, Inc. dba Blue-Care, Inc.	\$160,757,342	\$194,669,724	\$224,569,406	\$269,995,833	\$369,503,109	129.9%
Group Health Plan, Inc.	\$541,151,425	\$632,430,963	\$524,739,385	\$517,275,130	\$526,070,013	-2.8%
Harmony Health Plan of Illinois, Inc. dba Harmony Health Plan of Missouri ²³	N/A	N/A	N/A	\$263,999,393	\$223,393,657	-15.4%
Healthcare USA of Missouri, LLC	\$327,367,699	\$344,073,381	\$344,285,244	\$324,586,616	\$437,691,676	33.7%
HealthLink HMO, Inc. dba HealthLink HMO ⁶	\$50,515,466	\$82,548	\$66,074	\$52,201	\$39,881	-99.9%
HMO Missouri, Inc. dba Anthem Blue Cross & Blue Shield†	\$251,597,063	\$272,845,296	\$332,873,176	\$388,008,409	\$365,082,873	45.1%
Humana Health Plan, Inc. ⁸	\$2,170,578,509	\$1,982,715,994	\$1,656,164,326	\$1,490,668,998	\$1,413,109,913	-34.9%
Mercy Health Plan of Missouri, Inc. dba Premier Health Plans	\$596,880,208	\$561,348,565	\$477,244,575	\$418,111,021	\$340,215,043	-43.0%
Missouri Care, Inc. ²⁵	\$64,942,382	\$72,627,253	\$79,616,609	\$76,089,021	\$68,236,830	5.1%
United Healthcare of the Midwest, Inc. ⁸	\$866,542,605	\$555,254,459	\$521,080,309	\$545,409,340	\$557,348,702	-35.7%
Withdrawn HMOs	\$4,357,621	\$3,636,588	\$52,242,214	\$52,054,682	\$0	-100.0%
All HMOs	\$6,215,571,777	\$5,783,476,801	\$5,365,651,156	\$5,513,798,722	\$5,610,784,077	-9.7%



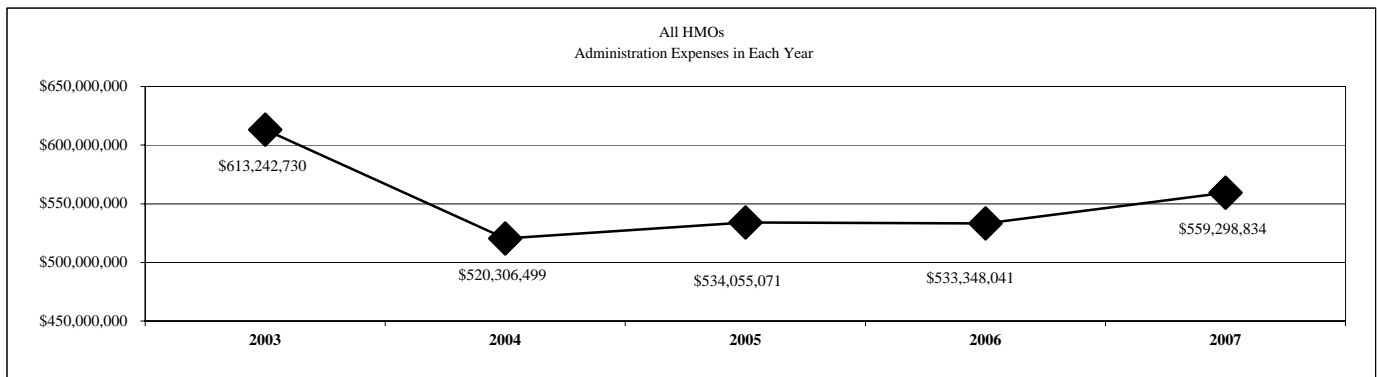
Plan Wide Medical and Hospital Expenses ⁷

Health Maintenance Organization	2003	2004	2005	2006	2007	% Change (2003 - 2007) ²³
Aetna Health, Inc.	\$49,324,860	\$64,693,639	\$76,323,616	\$60,335,663	\$57,564,404	16.7%
Alliance For Community Health, LLC dba Mercy CarePlus	\$61,607,306	\$63,195,259	\$77,437,642	\$100,624,553	\$143,848,413	133.5%
Blue-Advantage Plus of Kansas City, Inc. dba Blue-Advantage Plus ²³	N/A	N/A	\$34,300,256	\$66,263,515	\$73,277,700	113.6%
Blue Cross & Blue Shield of Kansas City	\$158,946,203	\$171,974,630	\$148,363,710	\$102,771,767	\$48,367,915	-69.6%
Children's Mercy's Family Health Partners, Inc.	\$80,638,069	\$90,991,106	\$95,260,320	\$82,074,467	\$301,558,032	274.0%
CIGNA Healthcare of Ohio, Inc. dba CIGNA Healthcare of Kansas/Missouri	\$19,888,054	\$9,003,734	\$8,533,444	\$14,142,554	\$9,315,933	-53.2%
CIGNA Healthcare of St. Louis, Inc.	\$21,146,899	\$13,215,138	\$13,295,636	\$13,154,387	\$12,800,228	-39.5%
Community Health Plan	\$47,146,608	\$53,844,560	\$54,867,764	\$42,521,103	\$29,124,164	-38.2%
Coventry Health Care of Kansas, Inc.	\$399,476,617	\$375,220,876	\$342,023,561	\$366,822,409	\$291,850,229	-26.9%
Cox Health Systems HMO, Inc.	\$44,525,917	\$12,707,363	\$12,559,568	\$20,957,867	\$18,762,465	-57.9%
Essence, LLP	\$0	\$358,779	\$10,200,013	\$24,804,585	\$101,314,835	28138.8%
FirstGuard Health Plan, Inc. ²⁴	\$69,240,337	\$72,427,374	\$80,049,629	\$72,151,791	\$0	-100.0%
Good Health HMO, Inc. dba Blue-Care, Inc.	\$135,599,811	\$155,492,324	\$198,503,260	\$242,341,928	\$323,743,171	138.7%
Group Health Plan, Inc.	\$427,809,374	\$510,288,136	\$428,175,359	\$432,767,102	\$410,541,281	-4.0%
Harmony Health Plan of Illinois, Inc. dba Harmony Health of Missouri ²³	N/A	N/A	N/A	\$214,617,658	\$178,492,815	-16.8%
Healthcare USA of Missouri, LLC	\$280,718,819	\$305,051,600	\$284,066,816	\$286,796,523	\$384,412,342	36.9%
HealthLink HMO, Inc. dba HealthLink HMO ⁶	\$35,657,603	\$75,574	\$55,749	\$45,808	\$33,317	-99.9%
HMO Missouri, Inc. dba Anthem Blue Cross & Blue Shield	\$196,995,795	\$222,342,763	\$275,178,245	\$321,597,064	\$310,024,170	57.4%
Humana Health Plan, Inc.	\$1,843,164,000	\$1,748,490,736	\$1,401,478,878	\$1,233,234,629	\$1,154,074,326	-37.4%
Mercy Health Plan of Missouri, Inc. dba Premier Health Plans	\$531,551,766	\$482,791,072	\$413,016,967	\$378,632,494	\$306,711,394	-42.3%
Missouri Care, Inc. ²⁵	\$54,116,756	\$64,409,102	\$67,548,643	\$65,315,156	\$58,171,506	7.5%
United Healthcare of the Midwest, Inc.	\$680,274,833	\$448,406,438	\$411,438,642	\$439,948,756	\$416,625,996	-38.8%
Withdrawn HMOs	(\$4,445,870)	\$2,796,613	\$47,673,620	\$54,133,786	\$0	100.0%
All HMOs	\$5,133,383,757	\$4,867,776,816	\$4,480,351,338	\$4,636,055,565	\$4,630,614,636	-9.8%



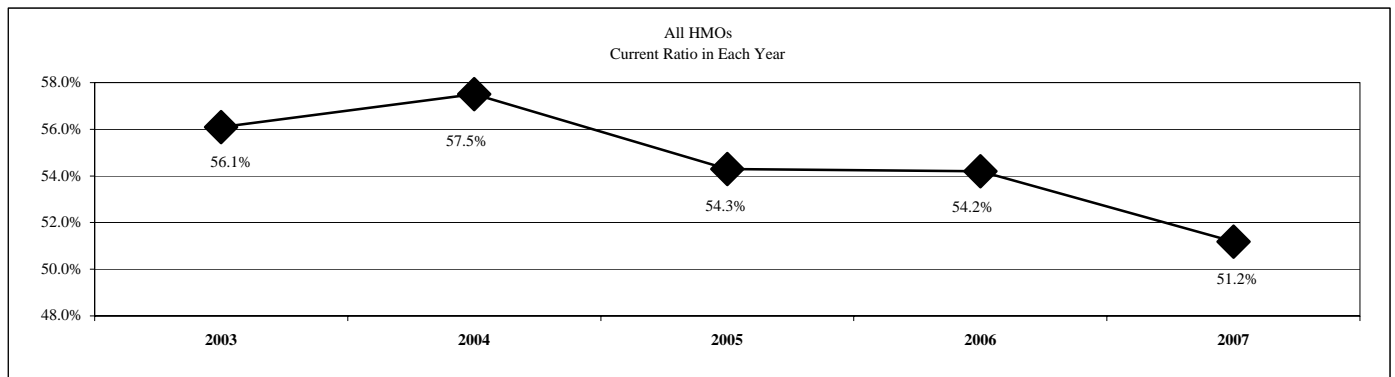
Plan Wide Administration Expenses ⁷

Health Maintenance Organization	2003	2004	2005	2006	2007	% Change (2003 - 2007) ²³
Aetna Health, Inc.	\$7,407,398	\$9,633,792	\$10,517,363	\$9,784,388	\$6,340,136	-14.4%
Alliance For Community Health, LLC dba Mercy CarePlus	\$4,043,423	\$4,885,405	\$3,943,358	\$6,340,191	\$11,723,012	189.9%
Blue-Advantage Plus of Kansas City, Inc. dba Blue-Advantage Plus ²³	N/A	N/A	\$3,609,172	\$7,584,506	\$8,356,933	131.5%
Blue Cross & Blue Shield of Kansas City	\$18,175,266	\$16,939,151	\$14,991,437	\$9,276,418	\$3,040,237	-83.3%
Children's Mercy's Family Health Partners, Inc.	\$4,337,868	\$4,689,145	\$7,289,011	\$11,098,408	\$13,378,845	208.4%
CIGNA Healthcare of Ohio, Inc. dba CIGNA Healthcare of Kansas/Missouri	(\$243,741)	\$1,654,879	\$1,252,762	\$2,076,126	\$1,234,769	606.6%
CIGNA Healthcare of St. Louis, Inc.	\$1,689,984	\$1,210,355	\$598,067	\$1,355,303	\$1,042,312	-38.3%
Community Health Plan	\$9,464,707	\$8,675,029	\$5,697,344	\$4,993,206	\$3,444,177	-63.6%
Coventry Health Care of Kansas, Inc.	\$53,036,628	\$48,779,902	\$45,044,898	\$47,961,435	\$42,918,420	-19.1%
Cox Health Systems HMO, Inc.	\$4,668,375	\$1,174,689	\$1,440,552	\$2,291,303	\$2,093,882	-55.1%
Essence, LLP	\$0	\$1,827,211	\$3,167,355	\$5,093,521	\$17,085,654	835.1%
FirstGuard Health Plan, Inc. ²⁴	\$15,647,175	\$17,716,959	\$10,948,541	\$15,724,388	\$0	-100.0%
Good Health HMO, Inc. dba Blue-Care, Inc.	\$13,055,195	\$14,829,290	\$19,683,730	\$22,256,646	\$30,256,720	131.8%
Group Health Plan, Inc.	\$40,481,641	\$40,807,591	\$32,036,395	\$27,044,547	\$32,138,754	-20.6%
Harmony Health Plan of Illinois, Inc. dba Harmony Health Plan of Missouri ²³	N/A	N/A	N/A	\$30,644,380	\$35,874,510	17.1%
Healthcare USA of Missouri, LLC	\$24,811,847	\$24,125,643	\$25,404,880	\$22,066,697	\$28,355,918	14.3%
HealthLink HMO, Inc. dba HealthLink HMO ⁶	\$3,797,449	\$58,083	\$38,294	\$20,558	\$963	-100.0%
HMO Missouri, Inc. dba Anthem Blue Cross & Blue Shield	\$30,646,957	\$26,779,030	\$32,727,381	\$35,818,232	\$24,517,057	-20.0%
Humana Health Plan, Inc.	\$230,175,155	\$192,579,436	\$212,010,526	\$173,131,198	\$203,451,127	-11.6%
Mercy Health Plan of Missouri, Inc. dba Premier Health Plans	\$32,190,732	\$35,571,570	\$29,497,007	\$25,693,376	\$19,519,769	-39.4%
Missouri Care, Inc. ²⁵	\$8,148,960	\$8,924,474	\$11,684,976	\$10,245,178	\$6,729,566	-17.4%
United Healthcare of the Midwest, Inc.	\$109,241,992	\$59,137,936	\$62,407,817	\$62,816,800	\$67,796,073	-37.9%
Withdrawn HMOs	\$2,465,719	\$306,929	\$64,205	\$31,236	\$0	-100.0%
All HMOs	\$613,242,730	\$520,306,499	\$534,055,071	\$533,348,041	\$559,298,834	-8.8%



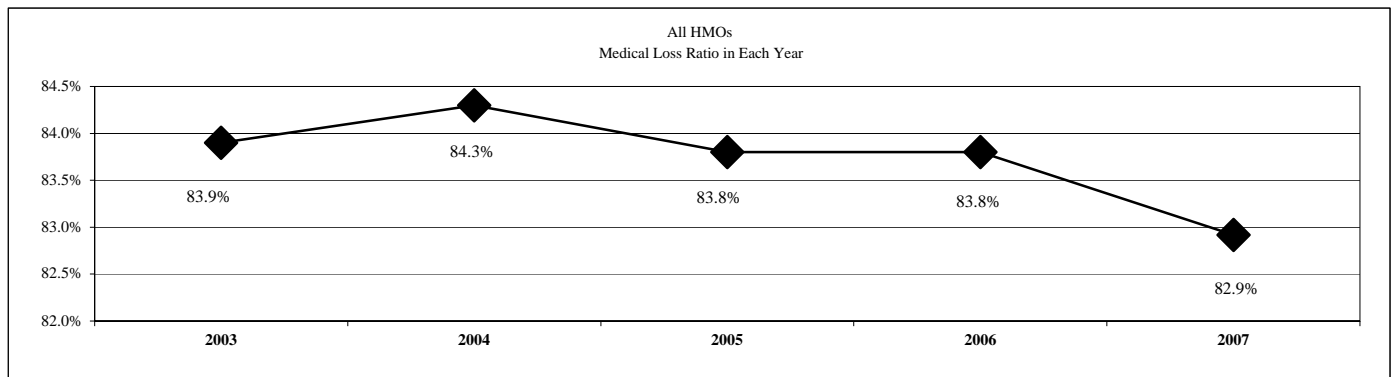
Plan Wide Current Ratio ⁷

Health Maintenance Organization	2003	2004	2005	2006	2007
Aetna Health, Inc.	111.8%	66.3%	101.9%	111.3%	129.7%
Alliance For Community Health, LLC dba Mercy CarePlus	192.8%	206.7%	180.1%	237.4%	213.1%
Blue-Advantage Plus of Kansas City, Inc. dba Blue-Advantage Plus	N/A	N/A	88.8%	80.6%	71.2%
Blue Cross & Blue Shield of Kansas City	36.7%	40.4%	32.1%	35.6%	36.0%
Children's Mercy's Family Health Partners, Inc.	107.8%	118.3%	122.5%	125.6%	55.1%
CIGNA Healthcare of Ohio, Inc. dba CIGNA Healthcare of Kansas/Missouri	61.1%	53.7%	37.5%	23.0%	10.4%
CIGNA Healthcare of St. Louis, Inc.	146.7%	110.2%	99.3%	49.4%	191.9%
Community Health Plan	99.4%	112.5%	55.3%	26.8%	35.4%
Coventry Health Care of Kansas, Inc.	23.0%	60.6%	57.1%	53.3%	20.9%
Cox Health Systems HMO, Inc.	148.2%	170.9%	143.7%	132.3%	135.2%
Essence, LLP	480.2%	365.4%	290.2%	160.4%	137.6%
FirstGuard Health Plan, Inc. ²⁴	99.6%	59.6%	99.6%	138.7%	N/A
Good Health HMO, Inc. dba Blue-Care, Inc.	71.5%	49.6%	46.2%	37.3%	48.6%
Group Health Plan, Inc.	30.9%	64.4%	52.9%	44.2%	27.9%
Harmony Health Plan of Illinois, Inc. dba Harmony Health Plan of Missouri	N/A	N/A	N/A	135.1%	124.7%
Healthcare USA of Missouri, LLC	100.1%	115.1%	119.6%	154.9%	97.3%
HealthLink HMO, Inc. dba HealthLink HMO ⁶	1096.0%	1211.9%	1226.5%	619.4%	652.6%
HMO Missouri, Inc. dba Anthem Blue Cross & Blue Shield	51.6%	55.3%	51.8%	50.3%	31.9%
Humana Health Plan, Inc.	59.9%	19.0%	12.0%	12.4%	18.3%
Mercy Health Plan of Missouri, Inc. dba Premier Health Plans	97.1%	93.7%	53.6%	39.0%	64.7%
Missouri Care, Inc. ²⁵	117.3%	140.8%	202.5%	174.3%	205.1%
United Healthcare of the Midwest, Inc.	51.5%	78.2%	68.0%	69.0%	50.8%
Withdrawn HMOs	76.2%	123.8%	458.2%	721.2%	0.0%
All HMOs	56.1%	57.5%	54.3%	54.2%	51.2%



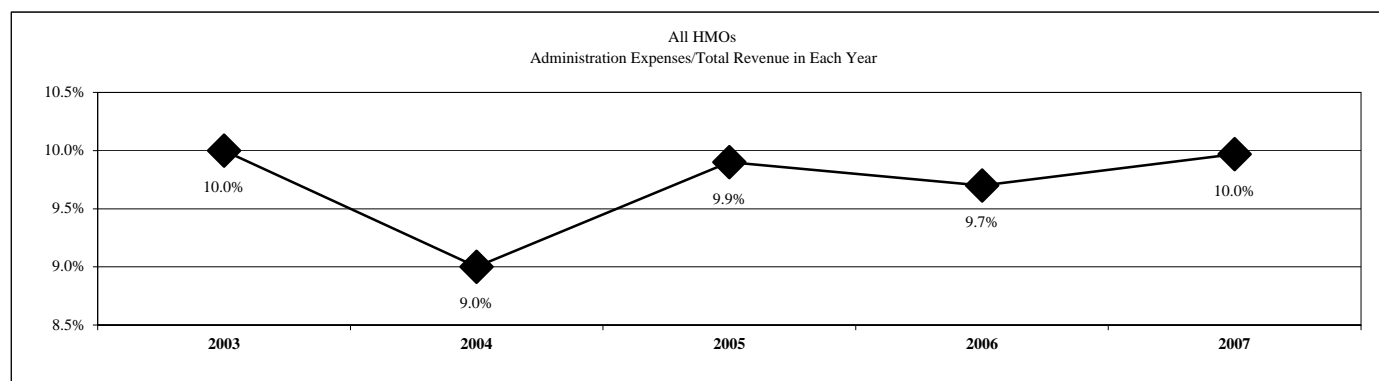
Plan Wide Medical Loss Ratio ⁷

Health Maintenance Organization	2003	2004	2005	2006	2007
Aetna Health, Inc.	73.9%	81.3%	88.5%	87.1%	86.3%
Alliance For Community Health, LLC dba Mercy CarePlus	80.9%	76.4%	90.6%	81.0%	83.1%
Blue-Advantage Plus of Kansas City, Inc. dba Blue-Advantage Plus	N/A	N/A	93.2%	93.1%	95.4%
Blue Cross & Blue Shield of Kansas City	84.7%	86.1%	85.9%	90.5%	99.5%
Children's Mercy's Family Health Partners, Inc.	92.3%	91.4%	87.1%	84.8%	86.5%
CIGNA Healthcare of Ohio, Inc. dba CIGNA Healthcare of Kansas/Missouri	111.3%	63.1%	67.4%	88.0%	81.7%
CIGNA Healthcare of St. Louis, Inc.	77.4%	65.6%	82.4%	81.8%	87.4%
Community Health Plan	84.1%	82.5%	88.4%	93.4%	91.0%
Coventry Health Care of Kansas, Inc.	75.7%	76.1%	74.5%	76.4%	74.3%
Cox Health Systems HMO, Inc.	92.1%	106.6%	103.6%	99.8%	91.9%
Essence, LLP	0.0%	81.3%	78.6%	77.5%	80.5%
FirstGuard Health Plan, Inc. ²⁴	81.3%	75.2%	90.6%	90.1%	0.0%
Good Health HMO, Inc. dba Blue-Care, Inc.	84.3%	79.9%	88.4%	89.8%	87.6%
Group Health Plan, Inc.	78.4%	80.7%	81.6%	83.7%	78.0%
Harmony Health Plan of Illinois, Inc. dba Harmony Health Plan of Missouri	N/A	N/A	N/A	81.3%	79.9%
Healthcare USA of Missouri, LLC	87.0%	88.8%	83.2%	87.5%	87.8%
HealthLink HMO, Inc. dba HealthLink HMO ⁶	98.1%	91.6%	84.4%	87.8%	83.5%
HMO Missouri, Inc. dba Anthem Blue Cross & Blue Shield	79.4%	81.5%	82.7%	82.9%	84.9%
Humana Health Plan, Inc.	80.9%	88.3%	85.8%	82.0%	83.2%
Mercy Health Plan of Missouri, Inc. dba Premier Health Plans	89.3%	86.7%	85.8%	90.3%	90.2%
Missouri Care, Inc. ²⁵	82.7%	88.7%	83.0%	86.6%	85.2%
United Healthcare of the Midwest, Inc.	105.3%	80.7%	79.0%	80.7%	74.8%
Withdrawn HMOs	112.6%	76.9%	-2301.7%	104.0%	0.0%
All HMOs	83.9%	84.3%	83.8%	83.8%	82.9%



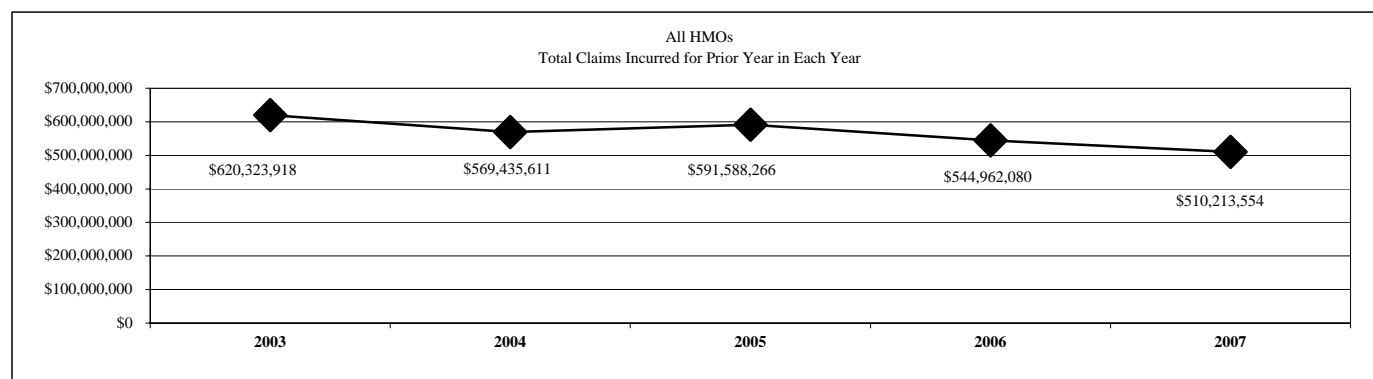
Plan Wide Administration Expenses to Total Revenue⁷

Health Maintenance Organization	2003	2004	2005	2006	2007
Aetna Health, Inc.	11.2%	12.0%	12.2%	14.0%	9.6%
Alliance For Community Health, LLC dba Mercy CarePlus	5.3%	5.9%	4.6%	5.1%	6.8%
Blue-Advantage Plus of Kansas City, Inc. dba Blue-Advantage Plus	N/A	N/A	9.8%	10.4%	10.9%
Blue Cross & Blue Shield of Kansas City	9.6%	8.5%	8.8%	8.2%	6.3%
Children's Mercy's Family Health Partners, Inc.	5.0%	4.7%	6.7%	11.5%	3.8%
CIGNA Healthcare of Ohio, Inc. dba CIGNA Healthcare of Kansas/Missouri	-1.3%	11.6%	9.9%	12.9%	10.8%
CIGNA Healthcare of St. Louis, Inc.	6.0%	6.0%	3.7%	8.4%	7.1%
Community Health Plan	16.0%	13.3%	9.2%	11.0%	10.8%
Coventry Health Care of Kansas, Inc.	10.4%	9.9%	9.8%	10.0%	10.9%
Cox Health Systems HMO, Inc.	9.6%	9.9%	11.7%	10.9%	10.2%
Essence, LLP	0.0%	413.8%	24.4%	15.9%	13.6%
FirstGuard Health Plan, Inc. ²⁴	16.0%	18.4%	12.3%	19.7%	0.0%
Good Health HMO, Inc. dba Blue-Care, Inc.	8.1%	7.6%	8.8%	8.2%	8.2%
Group Health Plan, Inc.	7.5%	6.5%	5.9%	5.2%	6.1%
Harmony Health Plan of Illinois, Inc. dba Harmony Health Plan of Missouri	N/A	N/A	N/A	11.6%	16.1%
Healthcare USA of Missouri, LLC	7.6%	7.0%	7.5%	6.8%	6.5%
HealthLink HMO, Inc. dba HealthLink HMO ⁶	7.5%	70.4%	58.0%	39.4%	2.4%
HMO Missouri, Inc. dba Anthem Blue Cross & Blue Shield	12.2%	9.8%	9.8%	9.2%	6.7%
Humana Health Plan, Inc.	10.6%	9.7%	12.8%	11.6%	14.4%
Mercy Health Plan of Missouri, Inc. dba Premier Health Plans	5.4%	6.3%	5.9%	6.1%	5.7%
Missouri Care, Inc. ²⁵	12.5%	12.3%	12.3%	13.5%	9.9%
United Healthcare of the Midwest, Inc.	12.6%	10.7%	12.0%	11.5%	12.2%
Withdrawn HMOs	8.8%	8.4%	3621.9%	0.1%	0.0%
All HMOs	10.0%	9.0%	9.9%	9.7%	10.0%



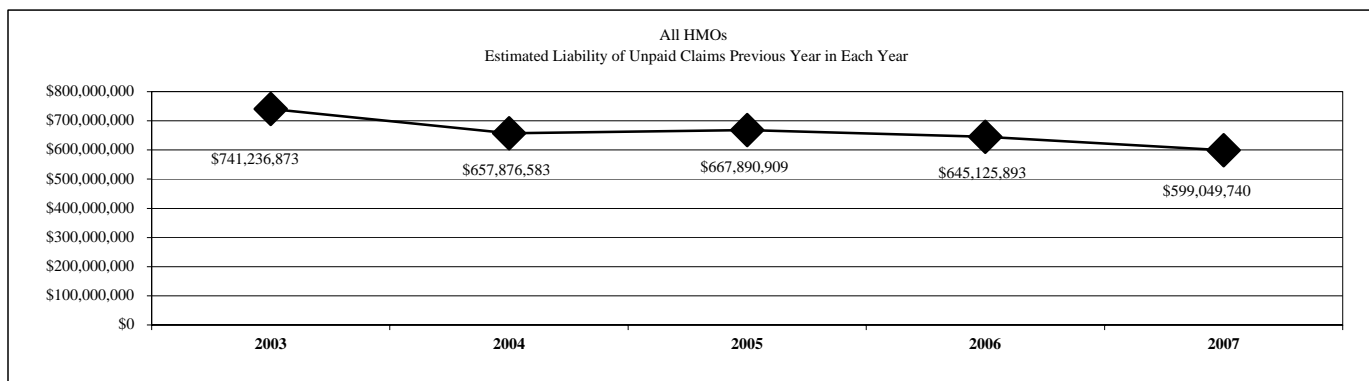
Plan Wide Total Claims Incurred for Prior Year ⁷

Health Maintenance Organization	2003	2004	2005	2006	2007	% Change (2003 - 2007) ²³
Aetna Health, Inc.	\$7,344,986	\$5,733,079	\$6,068,887	\$6,832,500	\$5,902,473	-19.6%
Alliance For Community Health, LLC dba Mercy CarePlus	\$4,397,385	\$6,949,290	\$7,477,920	\$6,401,633	\$13,057,996	196.9%
Blue-Advantage Plus of Kansas City, Inc. dba Blue-Advantage Plus ²³	N/A	N/A	\$0	\$3,067,658	\$3,202,462	\$0.04
Blue Cross & Blue Shield of Kansas City	\$79,934,488	\$95,963,123	\$93,778,325	\$104,926,605	\$97,733,568	22.3%
Children's Mercy's Family Health Partners, Inc.	\$7,265,219	\$9,614,606	\$7,750,452	\$6,856,834	\$6,761,590	-6.9%
CIGNA Healthcare of Ohio, Inc. dba CIGNA Healthcare of Kansas/Missouri	\$3,329,567	\$2,416,928	\$1,146,238	\$608,000	\$1,123,010	-66.3%
CIGNA Healthcare of St. Louis, Inc.	\$3,954,675	\$2,143,288	\$936,766	\$606,999	\$1,074,751	-72.8%
Community Health Plan	\$5,588,497	\$5,035,789	\$6,167,025	\$5,835,619	\$4,727,051	-15.4%
Coventry Health Care of Kansas, Inc.	\$62,068,724	\$42,481,091	\$43,283,643	\$40,746,698	\$35,708,106	-42.5%
Cox Health Systems HMO, Inc.	\$3,537,425	\$5,188,201	\$1,166,253	\$1,591,061	\$1,992,391	-43.7%
Essence, LLP	\$0	\$0	\$48,116	\$966,957	\$1,808,779	3659.2%
FirstGuard Health Plan, Inc. ²⁴	\$12,440,928	\$7,569,509	\$8,608,227	\$8,760,403	\$0	-100.0%
Good Health HMO, Inc. dba Blue-Care, Inc.	\$10,024,501	\$11,785,151	\$14,729,945	\$15,385,141	\$21,114,222	110.6%
Group Health Plan, Inc.	\$41,177,467	\$44,570,843	\$43,682,385	\$33,646,263	\$29,319,691	-28.8%
Harmony Health Plan of Illinois, Inc. dba Harmony Health Plan of Missouri ²³	N/A	N/A	N/A	\$29,121,571	\$31,858,579	9.4%
Healthcare USA of Missouri, LLC	\$18,621,958	\$26,993,919	\$24,698,941	\$20,753,528	\$27,607,866	48.3%
HealthLink HMO, Inc. dba HealthLink HMO ^{6, 29}	(\$15,708)	\$228,365	\$162,631	\$132,893	(\$16,961)	-8.0%
HMO Missouri, Inc. dba Anthem Blue Cross & Blue Shield	\$19,760,693	\$21,128,255	\$22,141,368	\$24,682,050	\$26,023,005	31.7%
Humana Health Plan, Inc.	\$141,320,478	\$159,889,774	\$178,304,473	\$122,142,740	\$109,931,400	-22.2%
Mercy Health Plan of Missouri, Inc. dba Premier Health Plans	\$44,622,412	\$42,873,373	\$49,903,406	\$27,046,375	\$20,505,208	-54.0%
Missouri Care, Inc. ²⁵	\$4,397,188	\$6,927,824	\$7,227,609	\$6,467,789	\$324,613	-92.6%
United Healthcare of the Midwest, Inc.	\$134,807,573	\$71,743,137	\$74,067,154	\$78,382,763	\$70,453,754	-47.7%
Withdrawn HMOs	\$15,745,462	\$200,066	\$238,502	\$0	\$0	-100.0%
All HMOs	\$620,323,918	\$569,435,611	\$591,588,266	\$544,962,080	\$510,213,554	-17.8%



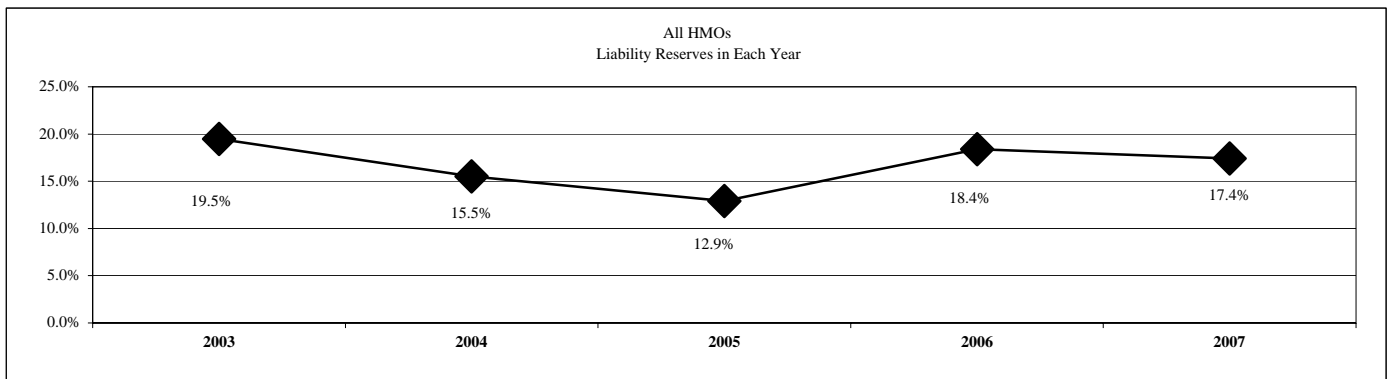
Plan Wide Estimated Liability of Unpaid Claims Prior Year ⁷

Health Maintenance Organization	2003	2004	2005	2006	2007	% Change (2003 - 2007) ²³
Aetna Health, Inc.	\$10,074,847	\$7,180,617	\$7,794,150	\$8,500,327	\$6,135,401	-39.1%
Alliance For Community Health, LLC dba Mercy CarePlus	\$8,013,716	\$11,006,562	\$7,358,507	\$7,284,578	\$12,742,654	59.0%
Blue-Advantage Plus of Kansas City, Inc. dba Blue-Advantage Plus ²³	N/A	N/A	\$0	\$2,835,207	\$3,297,969	16.3%
Blue Cross & Blue Shield of Kansas City	\$79,709,200	\$95,468,951	\$93,391,817	\$102,616,622	\$104,850,598	31.5%
Children's Mercy's Family Health Partners, Inc.	\$8,565,597	\$10,436,798	\$9,165,523	\$8,789,206	\$7,251,392	-15.3%
CIGNA Healthcare of Ohio, Inc. dba CIGNA Healthcare of Kansas/Missouri	\$4,545,009	\$6,273,248	\$2,546,308	\$1,010,000	\$1,760,000	-61.3%
CIGNA Healthcare of St. Louis, Inc.	\$5,017,958	\$4,448,404	\$2,411,766	\$1,376,000	\$1,259,000	-74.9%
Community Health Plan	\$5,454,739	\$5,769,628	\$6,841,280	\$6,723,364	\$4,759,586	-12.7%
Coventry Health Care of Kansas, Inc.	\$88,406,687	\$54,896,537	\$56,765,993	\$51,315,614	\$47,171,447	-46.6%
Cox Health Systems HMO, Inc.	\$3,448,120	\$4,274,408	\$1,272,444	\$1,766,426	\$2,387,672	-30.8%
Essence, LLP	\$0	\$0	\$188,918	\$915,000	\$2,464,127	1204.3%
FirstGuard Health Plan, Inc. ²⁴	\$17,168,203	\$9,878,870	\$7,923,058	\$9,680,720	\$0	-100.0%
Good Health HMO, Inc. dba Blue-Care, Inc.	\$9,987,896	\$12,299,375	\$13,621,272	\$18,274,918	\$23,949,507	139.8%
Group Health Plan, Inc.	\$52,182,610	\$54,837,508	\$58,304,529	\$43,909,786	\$39,521,710	-24.3%
Harmony Health Plan of Illinois, Inc. dba Harmony Health Plan of Missouri ²³	N/A	N/A	N/A	\$42,959,207	\$41,608,421	-3.1%
Healthcare USA of Missouri, LLC	\$21,306,969	\$30,250,802	\$42,703,912	\$32,765,624	\$35,722,495	67.7%
HealthLink HMO, Inc. dba HealthLink HMO ⁶	\$102,159	\$228,365	\$166,619	\$132,893	\$572,225	460.1%
HMO Missouri, Inc. dba Anthem Blue Cross & Blue Shield	\$25,269,279	\$25,000,061	\$26,852,729	\$30,427,359	\$28,783,970	13.9%
Humana Health Plan, Inc.	\$165,952,652	\$178,283,895	\$182,508,582	\$145,182,010	\$135,821,290	-18.2%
Mercy Health Plan of Missouri, Inc. dba Premier Health Plans	\$48,075,982	\$46,541,218	\$59,527,841	\$33,199,039	\$19,150,585	-60.2%
Missouri Care, Inc. ²⁵	\$5,473,989	\$6,917,599	\$8,100,170	\$7,624,409	N/A	39.3%
United Healthcare of the Midwest, Inc.	\$159,078,170	\$89,662,183	\$80,130,076	\$87,837,584	\$79,839,691	-49.8%
Withdrawn HMOs	\$23,403,091	\$4,221,554	\$315,415	\$0	\$0	-100.0%
All HMOs	\$741,236,873	\$657,876,583	\$667,890,909	\$645,125,893	\$599,049,740	-19.2%



Plan Wide Analysis of Liability Reserves ⁷

Health Maintenance Organization	2003	2004	2005	2006	2007
Aetna Health, Inc.	37.2%	25.2%	28.4%	24.4%	3.9%
Alliance For Community Health, LLC dba Mercy CarePlus	82.2%	58.4%	-1.6%	13.8%	-2.4%
Blue-Advantage Plus of Kansas City, Inc. dba Blue-Advantage Plus	N/A	N/A	0.0%	-7.6%	3.0%
Blue Cross & Blue Shield of Kansas City	-0.3%	-0.5%	-0.4%	-2.2%	7.3%
Children's Mercy's Family Health Partners, Inc.	17.9%	8.6%	18.3%	28.2%	7.2%
CIGNA Healthcare of Ohio, Inc. dba CIGNA Healthcare of Kansas/Missouri	36.5%	159.6%	122.1%	66.1%	56.7%
CIGNA Healthcare of St. Louis, Inc.	26.9%	107.6%	157.5%	126.7%	17.1%
Community Health Plan	-2.4%	14.6%	10.9%	15.2%	0.7%
Coventry Health Care of Kansas, Inc.	42.4%	29.2%	31.1%	25.9%	32.1%
Cox Health Systems HMO, Inc.	-2.5%	-17.6%	9.1%	11.0%	19.8%
Essence, LLP	0.0%	0.0%	292.6%	-5.4%	36.2%
FirstGuard Health Plan, Inc. ²⁴	38.0%	30.5%	-8.0%	10.5%	0.0%
Good Health HMO, Inc. dba Blue-Care, Inc.	-0.4%	4.4%	-7.5%	18.8%	13.4%
Group Health Plan, Inc.	26.7%	23.0%	33.5%	30.5%	34.8%
Harmony Health Plan of Illinois, Inc. dba Harmony Health Plan of Missouri	N/A	N/A	N/A	47.5%	30.6%
Healthcare USA of Missouri, LLC	14.4%	12.1%	72.9%	57.9%	29.4%
HealthLink HMO, Inc. dba HealthLink HMO ⁶	750.4%	0.0%	2.5%	0.0%	3473.8%
HMO Missouri, Inc. dba Anthem Blue Cross & Blue Shield	27.9%	18.3%	21.3%	23.3%	10.6%
Humana Health Plan, Inc.	17.4%	11.5%	2.4%	18.9%	23.6%
Mercy Health Plan of Missouri, Inc. dba Premier Health Plans	7.7%	8.6%	19.3%	22.7%	-6.6%
Missouri Care, Inc. ²⁵	24.5%	-0.1%	12.1%	17.9%	N/A
United Healthcare of the Midwest, Inc.	18.0%	25.0%	8.2%	12.1%	13.3%
Withdrawn HMOs	48.6%	2010.1%	32.2%	0.0%	0.0%
All HMOs	19.5%	15.5%	12.9%	18.4%	17.4%



Utilization Review and Grievance Activities for Missouri HMOs

Section 376.1359, RSMo, requires HMOs to file an annual report of utilization review activities. 20 CSR 400-10.020 provides for the type of information to be reported. Five years worth of information is presented. HMOs serving Medicaid or Medicare populations only are excluded from the information published here. Complaints and appeals under these programs are governed by other state and federal laws.

NOTE: The terms “utilization review” and “grievance” are defined in Missouri law at section 376.1350, RSMo.

- A. Year** – The year for which activity was reported.
- B. Type of UR Conducted** – Missouri law defines several types of utilization review. See section 376.1350, RSMo. Additional types are occasionally reported. Information is abbreviated as follows:
- | | | | |
|-------|------------------------|------|----------------------|
| Amb | “Ambulatory Review” | Case | “Case Management” |
| Con | “Concurrent Review” | Pro | “Prospective Review” |
| Retro | “Retrospective Review” | Exp | “Expedited Reviews” |
- C. Total Commercial Enrollment** – Total number of commercial enrollees.
- D. Total 1st Level Grievances Received** – The number of member grievances received for first level review, pursuant to section 376.1382, RSMo.
- E. 1st Level Grievance - Company Decision Upheld** – The number of times that the company decision or action giving rise to the grievance was upheld in a first level review.
- F. 1st Level Grievance - Company Decision Overturned** – The number of times that the company decision or action giving rise to the grievance was overturned in a first level review. If this number is very high relative to the total number of 1st level grievances received, it may indicate a problem with initial claim reviews.
- G. Total 2nd Level Grievances Received** – The number of times that a decision upheld in a 1st level grievance was further appealed, pursuant to section 376.1382, RSMo. In some cases, HMOs contract with independent review organizations for evaluation of 2nd level grievances.
- H. 2nd Level Grievance - Company Decision Upheld** – The number of times that the decision made at the 1st level is upheld in a 2nd level review.
- I. 2nd Level Grievance - Company Decision Overturned** – The number of times that the decision reached in a 1st level review is overturned in a 2nd level review. A very high number relative to the total number of 2nd level grievances received may indicate that the 1st level review process is inadequate.
- J. Expedited Grievance Reviews** – The number of times the HMO performed an expedited review, pursuant to section 376.1389, RSMo.

Notes:

The sum of column E and column F should equal the number reported in column D. However, in some cases, HMOs reported that a decision was partially upheld and partially overturned in the grievance evaluation process. In some cases, the appeal process was not yet complete at year end.

The sum of column H and column I should equal the number reported in column G. However, in some cases, HMOs reported that a decision was partially upheld and partially overturned in the grievance evaluation process. In some cases, the appeal process was not yet complete at year end.

Utilization Review and Grievance Activities ¹⁶

Excludes Medicare and Medicaid only companies

	A	B	C	D	E	F	G	H	I	J
Health Maintenance Organization	Year	Type of UR's Conducted	Total Commercial Enrollment	Total 1st Level Grievances Received	1st Level Grievance - Company Decision Upheld	1st Level Grievance - Company Decision Overturned	Total 2nd Level Grievances Received	2nd Level Grievance - Company Decision Upheld	2nd Level Grievance - Company Decision Overturned	Expedited Grievance Reviews
Aetna Health, Inc.	2003	Amb, Con, Pro, Retro	15,818	66	37	29	1	0	1	0
	2004	Amb, Con, Pro, Retro	20,504	12	5	7	0	0	0	0
	2005	Amb, Con, Pro, Retro	18,346	56	24	32	2	1	1	0
	2006	Amb, Con, Pro, Retro	13,791	35	18	17	0	0	0	0
	2007	Amb, Con, Pro, Retro	15,177	46	27	19	6	2	4	0
Blue Cross & Blue Shield of Kansas City	2003	Amb, Con, Pro, Retro	71,678	102	64	38	5	3	2	2
	2004	Amb, Con, Pro, Retro	67,614	76	41	35	18	14	4	0
	2005	Amb, Con, Pro, Retro	30,781	79	40	39	7	5	2	0
	2006	Amb, Con, Pro, Retro	20,801	43	24	19	4	3	1	0
	2007	Amb, Con, Pro, Retro	12,229	47	29	18	9	6	3	0
CIGNA Healthcare of Ohio, Inc. dba CIGNA Healthcare of Kansas/Missouri	2003	Amb, Con, Pro, Retro	4,564	34	17	17	0	0	0	2
	2004	Amb, Con, Pro, Retro	3,288	17	10	7	1	1	0	3
	2005	Amb, Con, Pro, Retro, Case Mgmt	2,463	24	9	15	1	0	1	0
	2006	Amb, Con, Pro, Retro, Case Mgmt	3,713	31	14	17	6	5	1	0
	2007	Amb, Con, Pro, Retro, Case Mgmt	1,608	10	5	5	1	1	0	0
CIGNA Healthcare of St. Louis, Inc.	2003	Amb, Con, Pro, Retro	5,855	54	23	31	4	1	3	0
	2004	Amb, Con, Pro, Retro	4,106	32	22	10	3	2	1	3
	2005	Amb, Con, Pro, Retro	3,742	74	29	45	3	3	0	1
	2006	Amb, Con, Pro, Retro	3,704	27	14	13	4	3	1	0
	2007	Amb, Con, Pro, Retro	3,026	33	20	13	9	5	4	4
Community Health Plan	2003	Amb, Con, Pro, Retro, Expedited	19,094	15	7	8	2	2	0	0
	2004	Amb, Con, Pro, Retro, Expedited	18,578	42	23	19	3	3	0	0
	2005	Amb, Con, Pro, Retro	16,910	29	14	15	1	1	0	2
	2006	Amb, Con, Pro, Retro	10,212	54	37	17	1	1	0	0
	2007	Amb, Con, Pro, Retro	7,554	13	8	5	0	0	0	0
Coventry Health Care of Kansas, Inc.	2003	Amb, Con, Pro, Retro	76,283	951	420	368	124	73	30	1
	2004	Amb, Con, Pro, Retro	79,871	1,114	645	469	116	88	28	3
	2005	Amb, Con, Pro, Retro	73,191	575	427	148	86	76	10	8
	2006	Amb, Con, Pro, Retro	67,436	498	307	191	82	68	14	1
	2007	Amb, Con, Pro, Retro	40,765	36	28	8	6	4	2	0
Cox Health Systems HMO, Inc.	2003	Amb, Pro, Retro	14,614	66	49	17	12	12	0	0
	2004	Amb, Pro, Retro	3,349	23	9	14	1	1	0	0
	2005	Amb, Pro, Con, Retro	5,498	15	6	4	2	2	0	0
	2006	Amb, Con, Pro, Retro	7,999	17	9	8	0	0	0	0
	2007	Amb, Con, Pro, Retro	6,489	12	10	2	0	0	0	0

Utilization Review and Grievance Activities (cont'd) ¹⁶

Excludes Medicare and Medicaid only companies

	A	B	C	D	E	F	G	H	I	J
Health Maintenance Organization	Year	Type of UR's Conducted	Total Commercial Enrollment	Total 1st Level Grievances Received	1st Level Grievance - Company Decision Upheld	1st Level Grievance - Company Decision Overturned	Total 2nd Level Grievances Received	2nd Level Grievance - Company Decision Upheld	2nd Level Grievance - Company Decision Overturned	Expedited Grievance Reviews
Good Health HMO, Inc. dba Blue-Care, Inc.	2003	Amb, Con, Pro, Retro, Case	40,722	145	88	57	17	12	5	1
	2004	Amb, Con, Pro, Retro, Case	41,742	106	63	43	23	11	12	2
	2005	Amb, Con, Pro, Retro	45,990	178	88	90	19	14	5	3
	2006	Amb, Con, Pro, Retro	53,541	262	144	118	40	30	10	7
	2007	Amb, Con, Pro, Retro	62,801	342	250	92	69	47	22	1
Group Health Plan, Inc.	2003	Amb, Con, Pro, Retro	159,610	620	353	267	64	27	37	8
	2004	Amb, Con, Pro, Retro	162,751	607	301	306	68	47	21	24
	2005	Amb, Con, Pro, Retro	96,362	727	533	194	88	73	15	21
	2006	Amb, Con, Pro, Retro	73,086	398	165	233	50	32	18	6
	2007	Amb, Con, Pro, Retro	59,937	366	129	237	30	17	13	12
HealthLink HMO, Inc. dba HealthLink HMO ⁶	2003	Amb, Con, Pro, Retro	18,446	44	32	12	3	3	0	1
	2004	Amb, Con, Pro, Retro	94	1	1	0	0	0	0	0
	2005	Amb, Con, Pro, Retro	95	38	22	16	7	4	3	1
	2006	Amb, Con, Pro	95	5	4	1	0	0	0	2
	2007	Amb, Con, Pro	95	0	0	0	0	0	0	0
HMO Missouri, Inc. dba Anthem Blue Cross & Blue Shield	2003	Amb, Con, Pro, Retro, Case Mgmt.	101,912	183	149	34	2	1	1	4
	2004	Amb, Con, Pro, Retro, Case Mgmt.	118,132	98	72	26	1	1	0	0
	2005	Amb, Con, Pro, Retro, Case Mgmt.	116,030	85	57	28	2	0	2	5
	2006	Amb, Con, Pro, Retro, Case Mgmt.	132,247	171	128	43	1	0	1	2
	2007	Amb, Con, Pro, Retro, Case Mgmt.	115,514	119	98	21	30	28	2	0
Humana Health Plan, Inc.	2003	Amb, Con, Pro, Retro	28,592	168	96	72	1	1	0	1
	2004	Amb, Con, Pro, Retro	20,584	36	9	20	0	0	0	0
	2005	Amb, Con, Pro, Retro	18,751	63	7	56	0	0	0	1
	2006	Amb, Con, Pro, Retro	12,848	72	18	54	0	0	0	2
	2007	Amb, Con, Pro, Retro	11,218	135	60	75	3	1	2	4
Mercy Health Plan of Missouri, Inc. dba Premier Health Plans	2003	Amb, Con, Pro, Retro	123,876	379	234	140	55	41	14	0
	2004	Amb, Con, Pro, Retro	81,981	276	162	114	38	25	13	0
	2005	Amb, Con, Pro, Retro	47,654	106	48	44	9	9	0	0
	2006	Amb, Con, Pro, Retro	39,924	124	66	58	8	6	2	0
	2007	Amb, Con, Pro, Retro	32,230	75	47	28	11	10	1	0
United Healthcare of the Midwest, Inc.	2003	Con, Pro	138,742	50	17	33	0	0	0	0
	2004	Con, Pro	58,909	133	70	63	15	11	4	0
	2005	Con, Pro, Retro	35,024	1,404	644	760	88	56	32	0
	2006	Con, Pro, Retro	25,716	1,281	644	637	75	50	25	0
	2007	Con, Pro, Retro	3,410	226	97	129	7	3	4	2

Access to Medical Providers

Missouri HMOs are reviewed on an annual basis for compliance with state laws related to access to medical providers. See Missouri statute §354.603, RSMo, and Missouri regulation 20 CSR 400-7.095. The information presented here provides a summary of the results of the annual review of HMO Access Plans conducted in 2007.

Missouri law requires HMOs to maintain adequate networks to assure that members can get needed care without unreasonable delay. For a core set of the most frequently utilized provider types, the regulation establishes specific standards for the distance each enrollee has to travel, and for the length of time it takes to get an appointment. For any type of provider not specified in the regulation, the law generally requires “reasonable” access, which may be subject to case by case determination.

HMOs are required to submit data that DIFP can analyze and determine a compliance score. The minimum required score is 90 percent. For all services, any score that falls below 90 percent means the HMO must permit members to go to non-participating providers at no greater cost to the members. The HMO may not deny coverage, or reduce the amount of coverage. The HMO may require prior authorization in order to manage the additional costs associated with utilizing non-participating providers.

Alternatively, Missouri law allows HMOs to furnish proof of accreditation through a nationally recognized managed care accrediting body to meet access requirements. An accredited HMO is deemed to have an adequate network and is not required to provide data for analysis. Accredited HMOs are deemed to be 100 percent in compliance with minimum travel standards for access to providers. However, in any case where a member doesn’t have adequate access to a participating provider, the HMO must permit members to go to non-participating providers at no greater cost to the member. The HMO may require prior authorization in order to manage the additional costs associated with utilizing non-participating providers. Accreditation does not eliminate the requirement to maintain an adequate network.

Most HMOs selling individual or employer-sponsored coverage are accredited. Accreditation addresses far more than adequate access to participating providers and is a costly process. Because the cost of becoming accredited is high, some HMOs have chosen not to pursue accreditation.

For Commercial and Medicaid HMO networks:

- A. **Access Plan Status** – Access plans are “approved” when the access score across the entire network (all counties, all provider types) is 90 percent or better, and the average access score in each county in an HMO’s approved service area is 90 percent or better. Access plans are “conditionally approved” when the access score across the entire network is 90 percent or better, but the average access score in any county is less than 90 percent. Scores indicate the percentage of enrollees for whom the HMO has met the access standards.
- B. **Overall Access Score** – The average access score across the entire network (all counties, all provider types listed in the law) .
- C. **PCP Access Score** – The average access score across the entire network for access to primary care providers.
- D. **Specialist Access Score** – The average access score across the entire network for access to all specialists listed in the law.
- E. **Facility Access Score** – The average access score across the entire network for access to all medical facilities listed in the law, including hospitals.
- F. **Ancillary Providers Access Score** – The average access score across the entire network for access to all ancillary medical providers listed in the law.
- G. **Mental Health Facilities Access Score** – The average score for access to inpatient mental health facilities, residential mental health facilities and outpatient mental health facilities (excluding access to psychiatrists, psychologists and other mental health professionals). Coverage for these services is mandated under Missouri law and is covered by all HMOs. However, in some cases, HMOs struggle to establish an adequate network of these facilities. Particularly in the commercial population, the need for such services may be too low to justify the time and expense to negotiate and contract with providers. It may be more cost-effective to pay for out-of-network access to non-participating providers.

Commercial HMO Networks Approved Based on Accreditation:

- A. **Access Plan Status** – Same as Commercial/Medicaid, except that HMOs do not submit provider and enrollee data to DIFP for evaluation. Accredited HMOs are assumed to meet the access standards stated in the law.
- B. **Accredited by** – Under Missouri law, an HMO may provide proof of the following types of accreditation in lieu of submitting enrollee and provider data for analysis by DIFP. Note: Some HMOs are accredited by more than one organization.
 - a. **NCQA** National Committee for Quality Assurance
 - b. **URAC** American Accreditation HealthCare Commission, Inc., formerly Utilization Review Accreditation Commission
- C. **Accreditation Type/Level** – The type and level of accreditation awarded by each accrediting organization:
 - a. **NCQA** type must be MCO (Managed Care Organization), level must be “accredited” or better
 - b. **URAC** type must be “Health Plan”, level must be “full accreditation”
- D. **Date Accreditation Granted** – Date the accrediting organization specifies in the accrediting decision.
- E. **Date Accreditation Expires** – Date the accrediting organization specifies in the accrediting decision.

Access to Medical Providers²⁰

Commercial HMO Networks	A Access Plan Status	B Overall Access Score	C PCP Access Score	D Specialist Access Score	E Facility Access Score	F Ancillary Providers Access Score	G Mental Health Facilities Access Score
Community Health Plan	approved	97%	100%	100%	97%	92%	88%
Coventry Health Care of Kansas, Inc. ¹⁹	approved	98%	100%	100%	94%	100%	75%
Cox Health Systems HMO, Inc.	conditionally approved	96%	100%	98%	96%	90%	89%
HealthLink HMO, Inc. dba HealthLink HMO ¹⁹	approved	97%	100%	100%	90%	97%	58%
Mercy Health Plan of Missouri, Inc. dba Premier Health Plans	approved	98%	100%	100%	97%	98%	98%

Medicaid MC+ HMO Networks

Alliance For Community Health, LLC dba Mercy CarePlus - Central Region	conditionally approved	95%	100%	97%	89%	94%	100%
Alliance For Community Health, LLC dba Mercy CarePlus - Eastern Region	approved	100%	100%	100%	100%	100%	99%
Alliance For Community Health, LLC dba Mercy CarePlus - Western Region	approved	98%	100%	100%	92%	100%	100%
Blue-Advantage Plus of Kansas City, Inc. dba Blue-Advantage Plus	approved	100%	100%	100%	99%	99%	97%
Children's Mercy's Family Health Partners, Inc.	approved	98%	100%	100%	92%	98%	100%
Healthcare USA of Missouri, LLC - Central Region	approved	99%	100%	98%	98%	100%	99%
Healthcare USA of Missouri, LLC - Eastern Region	approved	100%	100%	100%	100%	100%	100%
Healthcare USA of Missouri, LLC - Western Region	approved	100%	100%	100%	100%	100%	99%
Missouri Care, Inc.	approved	99%	100%	100%	98%	98%	91%

Commercial HMO Networks Approved Based on Accreditation	A Access Plan Status	B Accredited by	C Accreditation Type/Level	D Date Accreditation Granted	E Date Accreditation Expires
Aetna Health, Inc.	approved	NCQA	MCO/Excellent	4/6/2005	4/6/2008
Blue Cross & Blue Shield of Kansas City	approved	NCQA	MCO/Excellent	11/23/2005	11/23/2008
Blue Cross & Blue Shield of Kansas City	approved	URAC	Health Plan/Full Accreditation	3/1/2005	3/1/2008
CIGNA Healthcare of Ohio, Inc. dba CIGNA Healthcare of Kansas/Missouri	approved	NCQA	MCO/Excellent	2/27/2007	2/27/2010
CIGNA Healthcare of St. Louis, Inc.	approved	NCQA	MCO/Excellent	2/27/2007	2/27/2010
Essence, LLP ²⁶	approved	Medicare Advantage	Medicare Advantage	3/1/2005	N/A
Good Health HMO, Inc. dba Blue-Care, Inc.	approved	NCQA	MCO/Excellent	11/23/2005	11/23/2008
Good Health HMO, Inc. dba Blue-Care, Inc.	approved	URAC	Health Plan/Full Accreditation	3/1/2005	3/1/2008
Group Health Plan, Inc.	approved	URAC	Health Plan/Full Accreditation	7/1/2004	7/1/2007
HMO Missouri, Inc. dba Anthem Blue Cross & Blue Shield	approved	NCQA	MCO/Excellent	12/24/2007	12/24/2010
Humana Health Plan, Inc.	approved	NCQA	MCO/Excellent	12/15/2006	12/15/2009
United Healthcare of the Midwest, Inc.	approved	NCQA	MCO/Excellent	1/20/2006	1/20/2009

Health Maintenance Organization Profiles

For all companies, the following items were submitted to DIFP as part of the 2007 annual financial statement (unless otherwise noted):

- contact information
- holding company
- domicile
- names of officers and directors
- plan-wide enrollment
- % of Missouri business
- incorporated and admitted to Missouri

Missouri enrollment data for all companies were submitted to DIFP as part of the 2007 annual managed care supplemental report except plan-wide enrollment. Plan-wide enrollment is taken from the HMOs' annual financial statement. The annual financial statements are prepared using incurred but not reported (IBNR) projections, while the managed care supplemental filing is prepared using actual claims-based data. Therefore, some variances may occur.

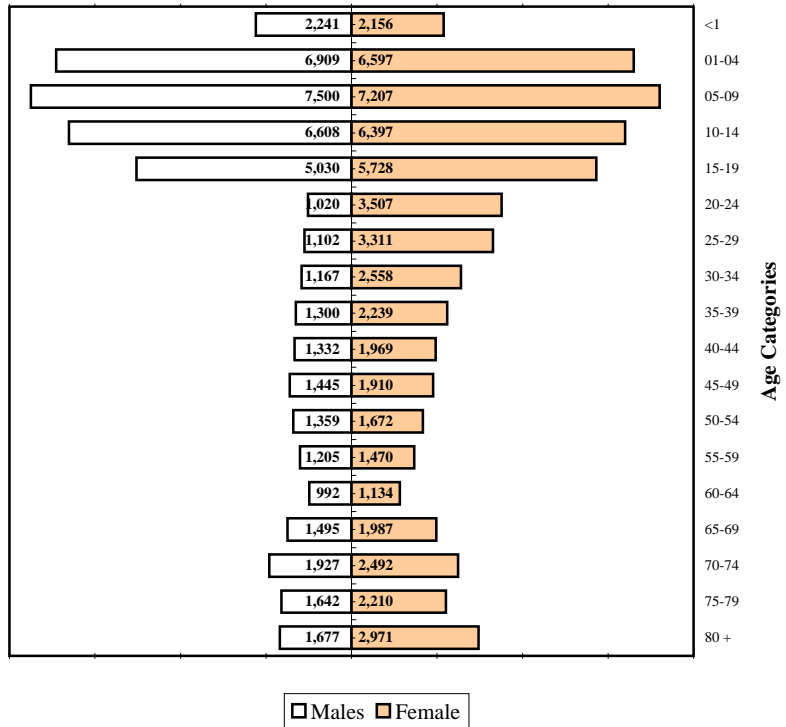
Cost and utilization data are depicted in the form of bar charts to protect proprietary information. These charts reflect the company's average utilization and costs in comparison to state-wide product averages. The y-axis of every bar chart is fixed in a manner that indicates the approximate value of the highest HMO reported expenses.

TOTALS

2007 Missouri Enrollment Demographics⁵

Average Membership in 2007:

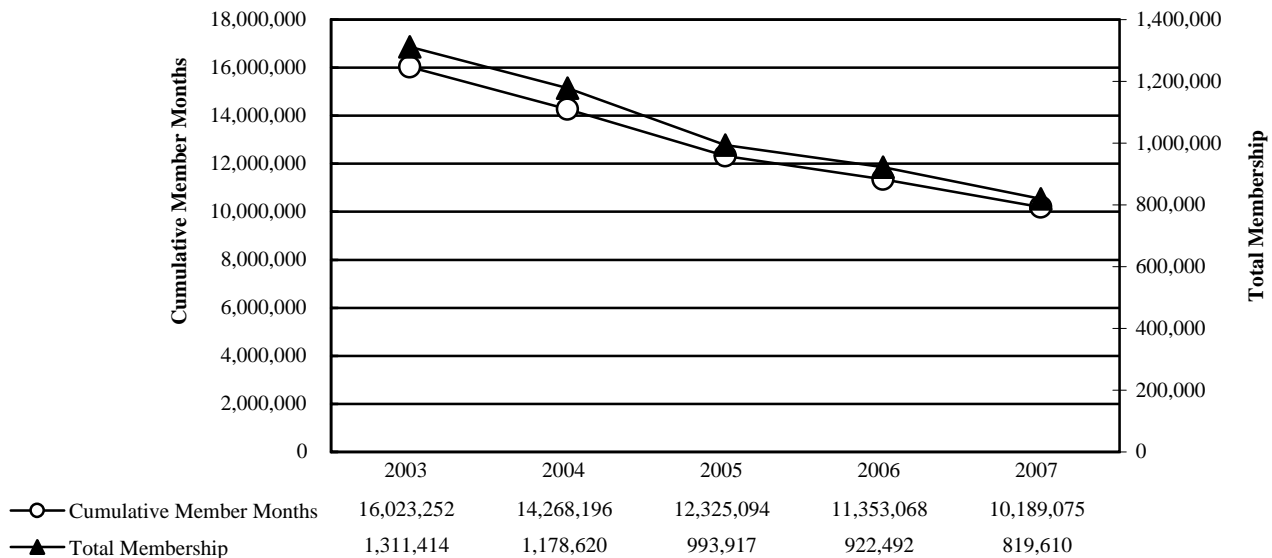
Age	Males		Female	
<1	2,241	5%	2,156	4%
01-04	6,909	15%	6,597	11%
05-09	7,500	16%	7,207	13%
10-14	6,608	14%	6,397	11%
15-19	5,030	11%	5,728	10%
20-24	1,020	2%	3,507	6%
25-29	1,102	2%	3,311	6%
30-34	1,167	3%	2,558	4%
35-39	1,300	3%	2,239	4%
40-44	1,332	3%	1,969	3%
45-49	1,445	3%	1,910	3%
50-54	1,359	3%	1,672	3%
55-59	1,205	3%	1,470	3%
60-64	992	2%	1,134	2%
65-69	1,495	3%	1,987	3%
70-74	1,927	4%	2,492	4%
75-79	1,642	4%	2,210	4%
80 +	1,677	4%	2,971	5%
Total	45,949	100%	57,514	100%



Average Age of Enrollees =	33.3
Missouri Commercial Plans	34.8
Missouri Medicare	74.6
Missouri Medicaid	11.6

Percentage of Female Enrollees =	54.2%
Missouri Commercial Plans	52.6%
Missouri Medicare	59.1%
Missouri Medicaid	56.5%

Missouri Membership Trends



Aetna Health, Inc.

Holding Company:

Aetna, Inc.

Main Administrative Office Mailing Address:

1350 Elbridge Payne Road, Suite 201
Chesterfield MO 63017
(636) 534-2100

Incorporated:

August 30, 1996

Admitted to Missouri:

August 13, 1998

Accreditation/Expiration Date:

NCQA / April 6, 2008

State of Domicile:

Missouri

% of Missouri Business:

70.7%

Tax Status:

For Profit

2007 Missouri Enrollment:

Total Missouri member months for the year:

176,714

Missouri members at the end of the year:

15,177

2007 Plan Wide Enrollment:

Total Plan Wide member months for the year:

238,567

Plan Wide members at the end of the year:

19,824

2007 Year-End Officers:

President: Allan Ira Greenberg

Secretary: Edward Chung-I Lee

Chief Financial Officer: Alicia Helene Bolton

Chief Medical Officer: Burton Fred Vanderlaan, M.D.

Other Officers:

Elaine Rose Confrancesco

Gregory Stephen Martino

Kevin James Casey

2007 Year-End Directors:

Allan Ira Greenberg

Burton Fred Vanderlaan, M.D.

Maureen Catherine Weldon

Missouri Counties in Service Area:

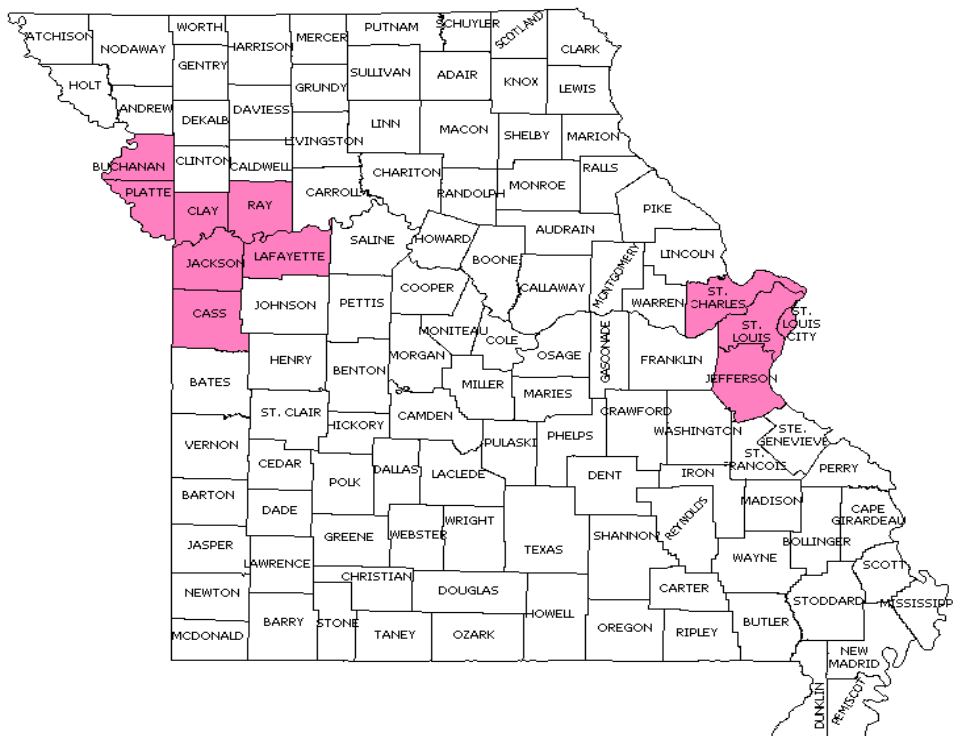
Buchanan, Cass, Clay, Jackson, Jefferson, Lafayette, Platte, Ray, St. Charles, St. Louis City, St. Louis County

Kansas Counties in Service Area:

Atchison, Douglas, Franklin, Johnson, Leavenworth, Miami, Shawnee, Wyandotte

Illinois Counties in Service Area:

None

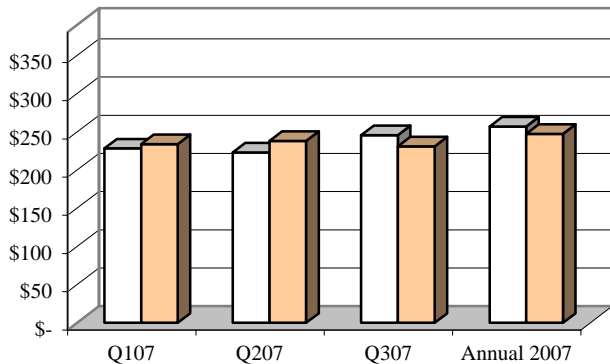


Aetna Health, Inc.

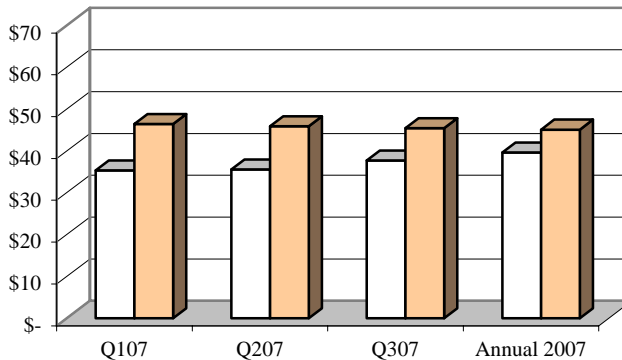
- Commercial Product

Missouri Costs Comparison²²

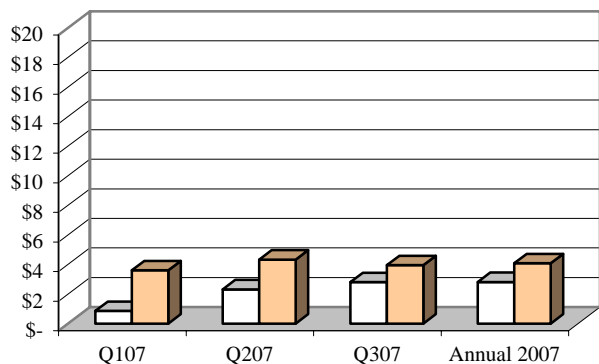
Total Per Member Per Month (PMPM) Costs



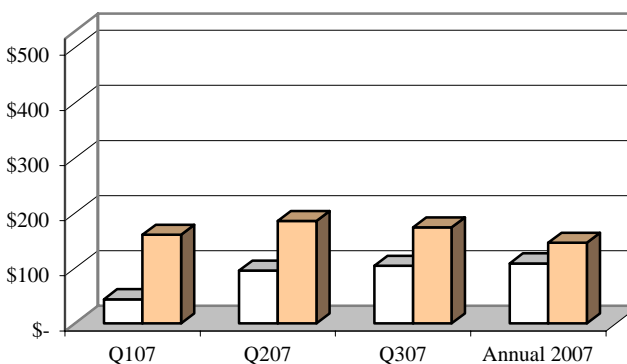
Prescription Drug PMPM Costs



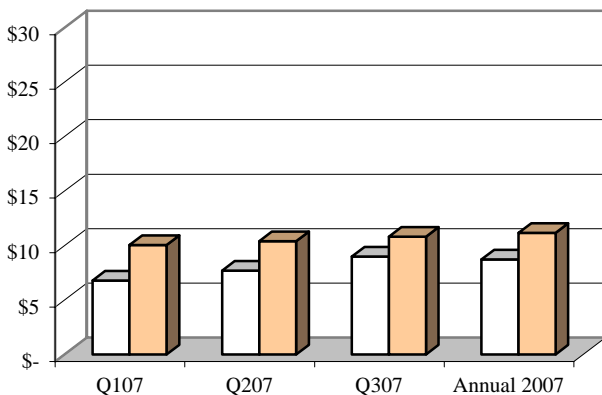
Mental Health PMPM Costs



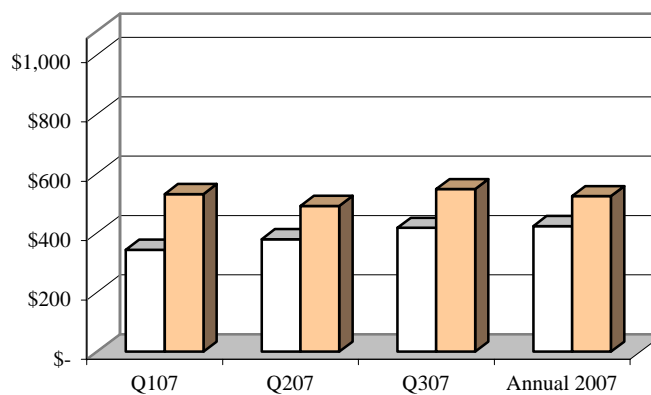
Average Cost per Encounter for Mental Health Services



Emergency Room PMPM Costs



Average Cost per Encounter for Emergency Room Services



Aetna Health, Inc.



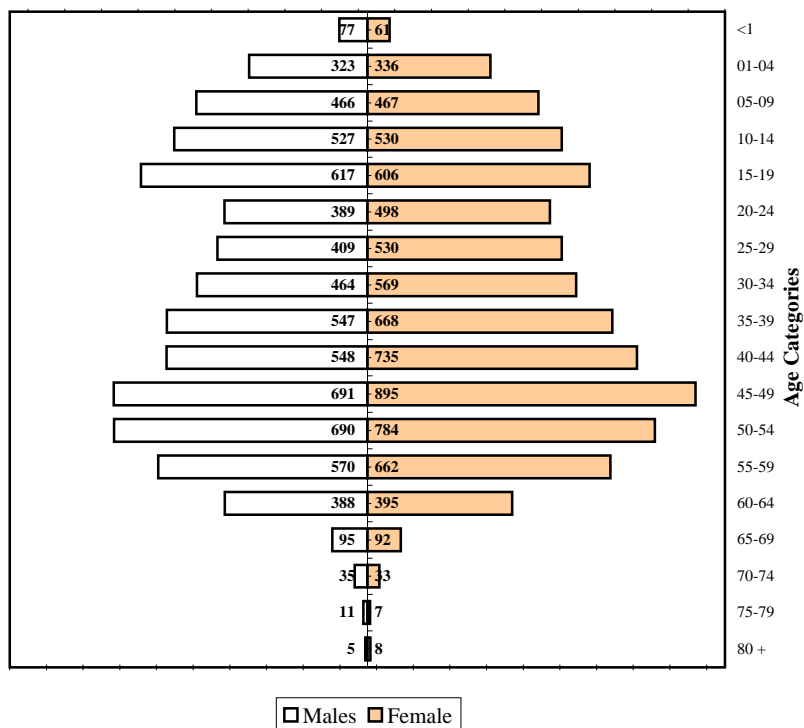
Commercial Average

Aetna Health, Inc.

2007 Missouri Enrollment Demographics⁵

Average Membership in 2007:

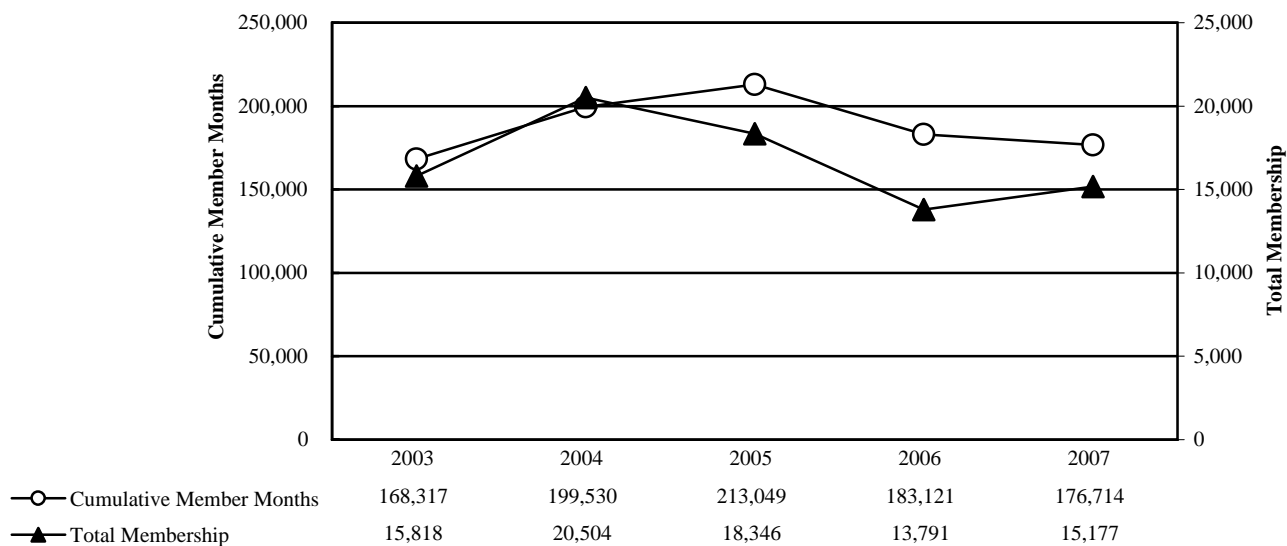
Age	Males		Female	
<1	77	1%	61	1%
01-04	323	5%	336	4%
05-09	466	7%	467	6%
10-14	527	8%	530	7%
15-19	617	9%	606	8%
20-24	389	6%	498	6%
25-29	409	6%	530	7%
30-34	464	7%	569	7%
35-39	547	8%	668	8%
40-44	548	8%	735	9%
45-49	691	10%	895	11%
50-54	690	10%	784	10%
55-59	570	8%	662	8%
60-64	388	6%	395	5%
65-69	95	1%	92	1%
70-74	35	1%	33	0%
75-79	11	0%	7	0%
80 +	5	0%	8	0%
Total	6,852	100%	7,874	100%



Average Age of Enrollees =	34.5
Missouri Commercial Plans	34.5
Missouri Medicare	n/a
Missouri Medicaid	n/a

Percentage of Female Enrollees =	53.5%
Missouri Commercial Plans	53.5%
Missouri Medicare	n/a
Missouri Medicaid	n/a

Missouri Membership Trends



Alliance For Community Health, LLC dba Mercy CarePlus

Holding Company:

Bush-O'Donnell & Co., Inc.

Main Administrative Office Mailing Address:

10123 Corporate Square Drive
St. Louis MO 63132-2905
(314) 432-9300

Incorporated:

August 16, 1996

Admitted to Missouri:

August 16, 1996

Accreditation/Expiration Date:

N/A

State of Domicile:

Missouri

% of Missouri Business:

100.0%

Tax Status:

For Profit

2007 Missouri Enrollment:

Total Missouri member months for the year:

822,289

Missouri members at the end of the year:

67,549

2007 Plan Wide Enrollment:

Total Plan Wide member months for the year:

817,323

Plan Wide members at the end of the year:

67,558

2007 Year-End Officers:

President: Jerry Linder

Secretary: Mark Andrews

Chief Financial Officer: Edward Oswald

Chief Medical Officer: Robert Profumo, M.D.

Other Officers:

Cristopher Cristea

2007 Year-End Directors:

J. Mario Molina, M.D.

John Molina

Mark Andrews

Missouri Counties in Service Area:

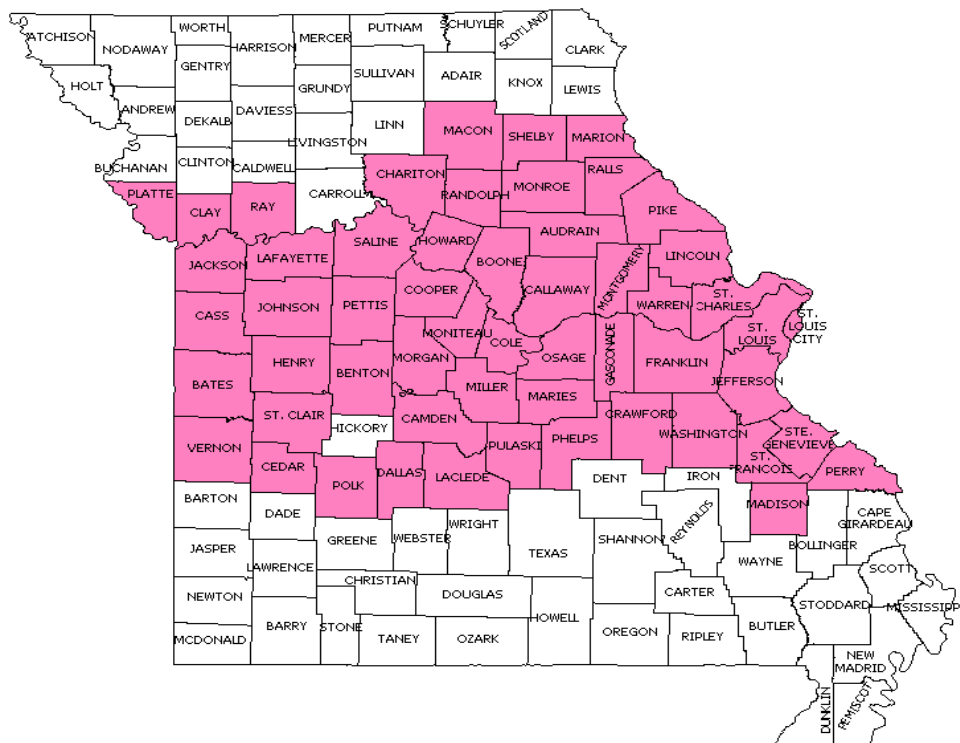
Audrain, Bates, Benton, Boone, Callaway, Camden, Cass, Cedar, Chariton, Clay, Cole, Cooper, Crawford, Dallas, Franklin, Gasconade, Henry, Howard, Jackson, Jefferson, Johnson, Laclede, Lafayette, Lincoln, Macon, Madison, Maries, Marion, Miller, Moniteau, Monroe, Montgomery, Morgan, Osage, Perry, Pettis, Phelps, Pike, Platte, Polk, Pulaski, Ralls, Randolph, Ray, Saline, Shelby, St. Charles, St. Clair, St. Francois, St. Louis City, St. Louis County, Ste. Genevieve, Vernon, Warren, Washington

Kansas Counties in Service Area:

None

Illinois Counties in Service Area:

None

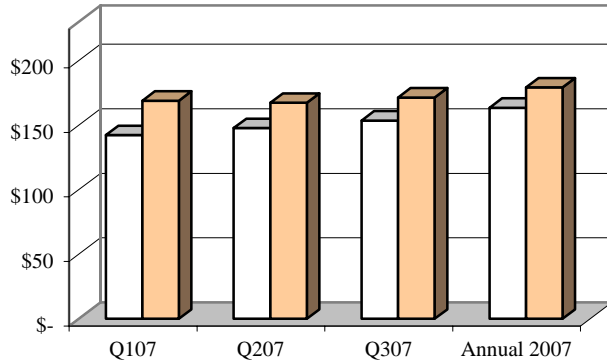


Alliance For Community Health, LLC dba Mercy CarePlus

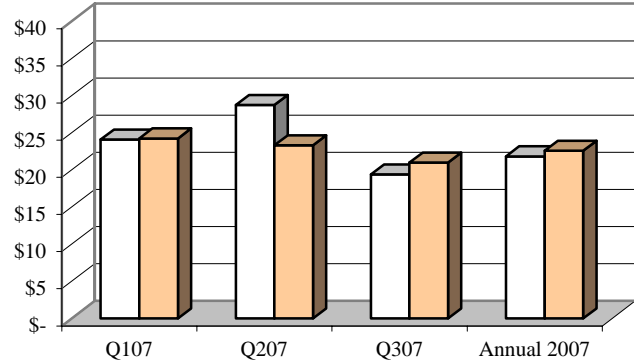
- Medicaid Product

Missouri Costs Comparison²²

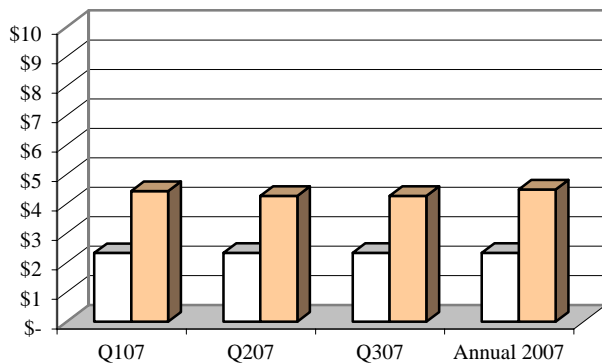
Total Per Member Per Month (PMPM) Costs



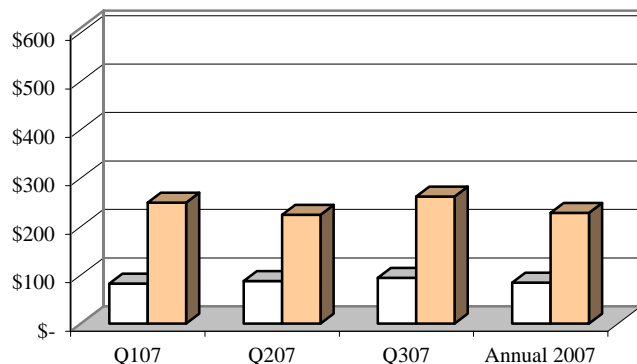
Prescription Drug PMPM Costs



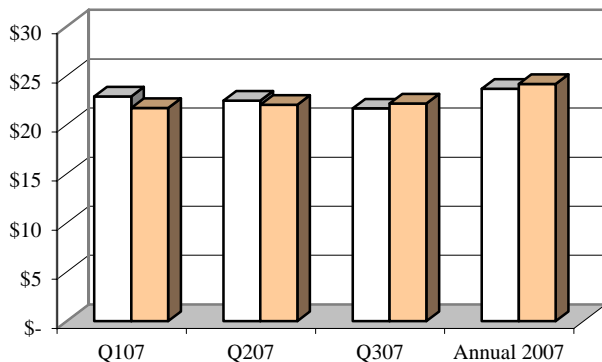
Mental Health PMPM Costs



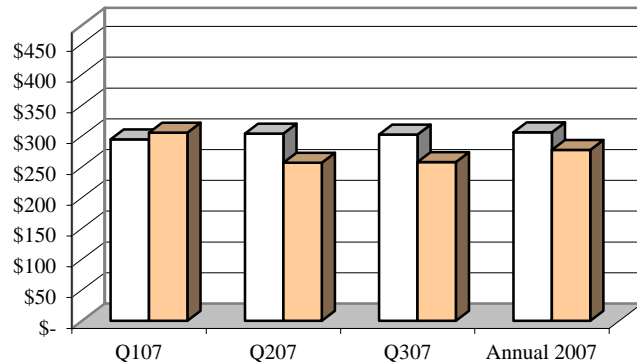
Average Cost per Encounter for Mental Health Services



Emergency Room PMPM Costs



Average Cost per Encounter for Emergency Room Services



Alliance For Community Health, LLC dba Mercy CarePlus



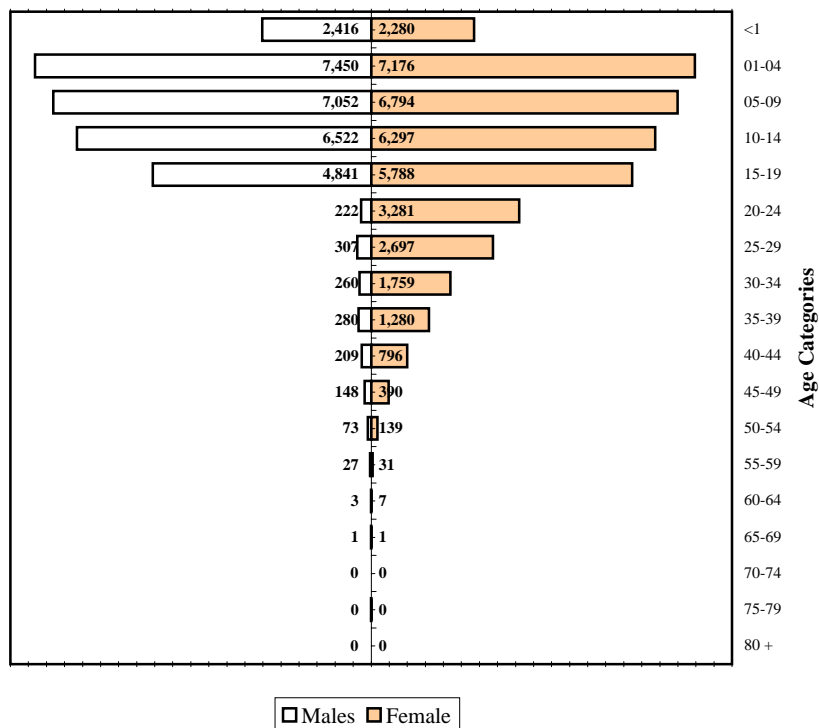
Medicaid Average

Alliance For Community Health, LLC dba Mercy CarePlus

2007 Missouri Enrollment Demographics⁵

Average Membership in 2007:

Age	Males		Female	
<1	2,416	8%	2,280	6%
01-04	7,450	25%	7,176	19%
05-09	7,052	24%	6,794	18%
10-14	6,522	22%	6,297	16%
15-19	4,841	16%	5,788	15%
20-24	222	1%	3,281	8%
25-29	307	1%	2,697	7%
30-34	260	1%	1,759	5%
35-39	280	1%	1,280	3%
40-44	209	1%	796	2%
45-49	148	0%	390	1%
50-54	73	0%	139	0%
55-59	27	0%	31	0%
60-64	3	0%	7	0%
65-69	1	0%	1	0%
70-74	0	0%	0	0%
75-79	0	0%	0	0%
80 +	0	0%	0	0%
Total	29,811	100%	38,713	100%



Average Age of Enrollees =

12.1

Missouri Commercial Plans

n/a

Missouri Medicare

n/a

Missouri Medicaid

12.1

Percentage of Female Enrollees =

56.5%

Missouri Commercial Plans

n/a

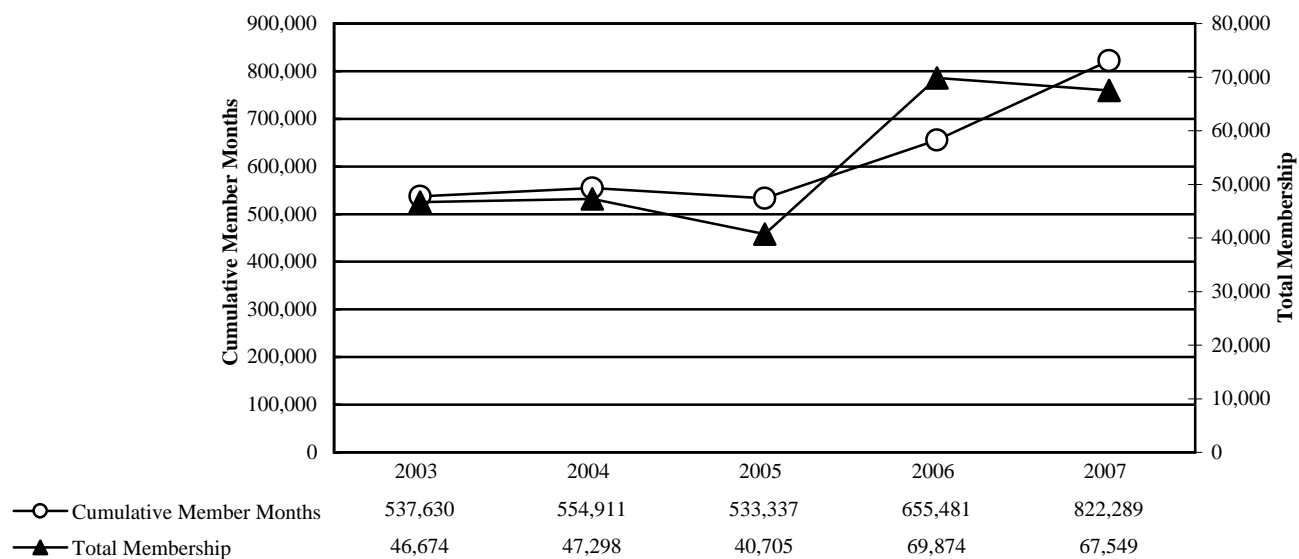
Missouri Medicare

n/a

Missouri Medicaid

56.5%

Missouri Membership Trends



Blue-Advantage Plus of Kansas City, Inc. dba Blue-Advantage Plus

Holding Company:

Blue Cross and Blue Shield of Kansas City

Main Administrative Office Mailing Address:

2301 Main Street
Kansas City MO 64108-2428
(816) 395-2222

Incorporated:

April 18, 2005

Admitted to Missouri:

June 30, 2005

Accreditation/Expiration Date:

N/A

State of Domicile:

Missouri

% of Missouri Business:

100.0%

Tax Status:

For Profit

2007 Missouri Enrollment:

Total Missouri member months for the year:

323,732

Missouri members at the end of the year:

26,739

2007 Plan Wide Enrollment:

Total Plan Wide member months for the year:

323,320

Plan Wide members at the end of the year:

26,782

2007 Year-End Officers:

President: David Russell Gentile

Secretary: Charles Brent Bertram

Chief Financial Officer: Marilyn Tromans

Chief Medical Officer: Dr. Blake Williamson

Other Officers:

2007 Year-End Directors:

John Willard Kennedy

Roger Lee Foreman

David Russell Gentile

Missouri Counties in Service Area:

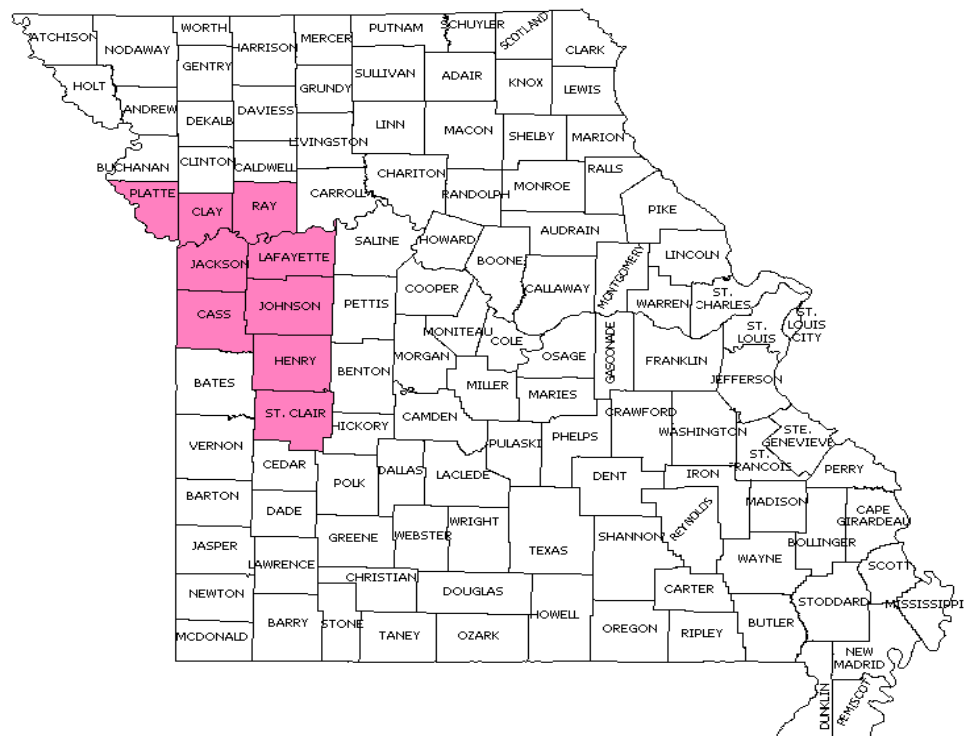
Cass, Clay, Henry, Jackson, Johnson, Lafayette, Platte, Ray, St. Clair

Kansas Counties in Service Area:

None

Illinois Counties in Service Area:

None

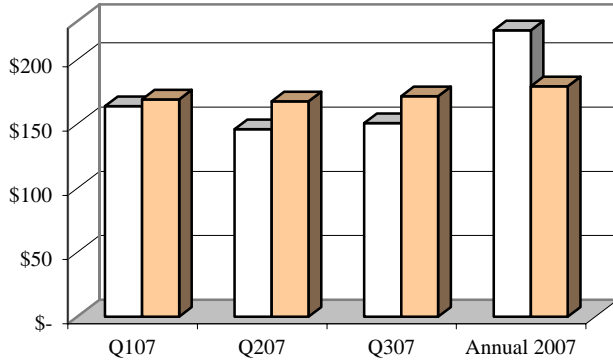


Blue-Advantage Plus of Kansas City, Inc. dba Blue-Advantage Plus

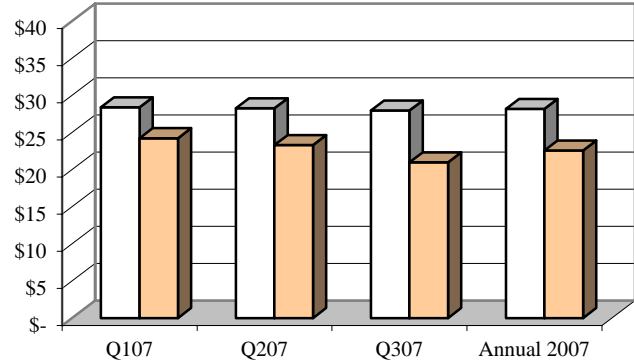
- Medicaid Product

Missouri Costs Comparison²²

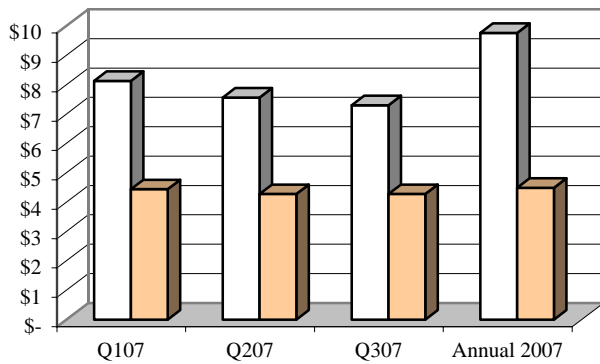
Total Per Member Per Month (PMPM) Costs



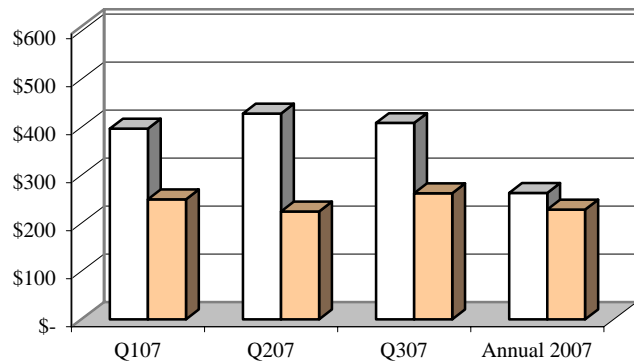
Prescription Drug PMPM Costs



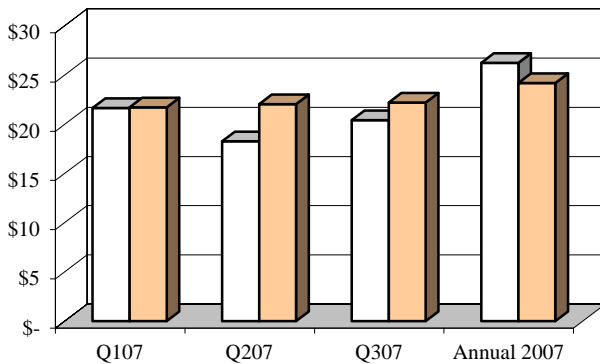
Mental Health PMPM Costs



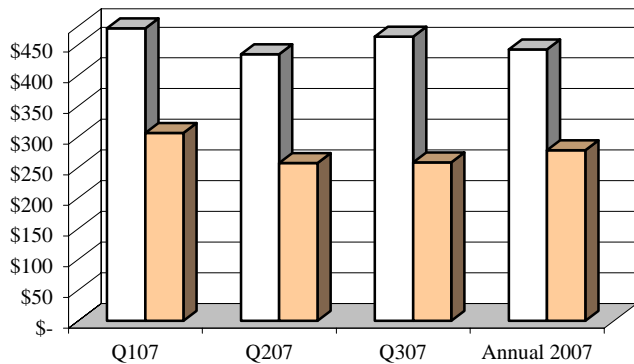
Average Cost per Encounter for Mental Health Services




Emergency Room PMPM Costs



Average Cost per Encounter for Emergency Room Services



 Blue-Advantage Plus of Kansas City, Inc. dba Blue-Advantage Plus

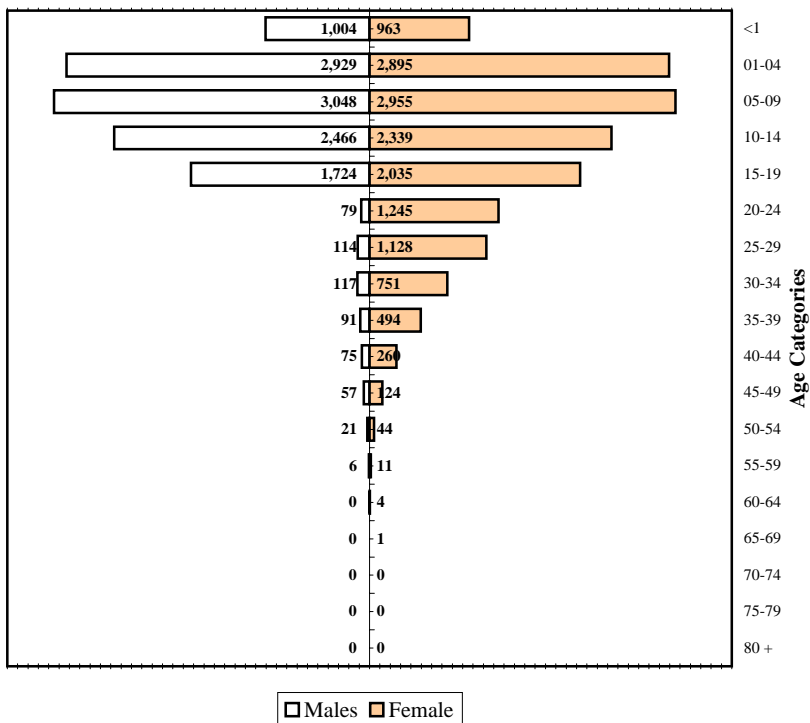
 Medicaid Average

Blue-Advantage Plus of Kansas City, Inc. dba Blue-Advantage Plus

2007 Missouri Enrollment Demographics⁵

Average Membership in 2007:

Age	Males		Female	
<1	1,004	9%	963	6%
01-04	2,929	25%	2,895	19%
05-09	3,048	26%	2,955	19%
10-14	2,466	21%	2,339	15%
15-19	1,724	15%	2,035	13%
20-24	79	1%	1,245	8%
25-29	114	1%	1,128	7%
30-34	117	1%	751	5%
35-39	91	1%	494	3%
40-44	75	1%	260	2%
45-49	57	0%	124	1%
50-54	21	0%	44	0%
55-59	6	0%	11	0%
60-64	0	0%	4	0%
65-69	0	0%	1	0%
70-74	0	0%	0	0%
75-79	0	0%	0	0%
80 +	0	0%	0	0%
Total	11,731	100%	15,249	100%



Average Age of Enrollees =

11.7

Missouri Commercial Plans

n/a

Missouri Medicare

n/a

Missouri Medicaid

11.7

Percentage of Female Enrollees =

56.5%

Missouri Commercial Plans

n/a

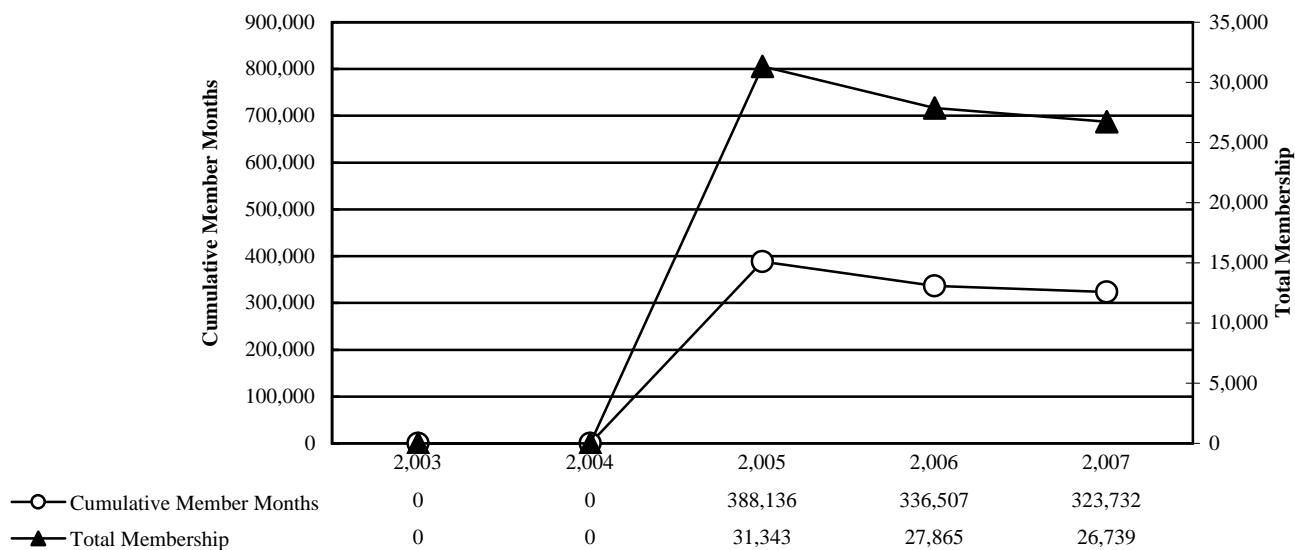
Missouri Medicare

n/a

Missouri Medicaid

56.5%

Missouri Membership Trends



Blue Cross & Blue Shield of Kansas City

Holding Company:

Blue Cross and Blue Shield of Kansas City

Main Administrative Office Mailing Address:

2301 Main Street
Kansas City MO 64108-2428
(816) 395-2222

Incorporated:

May 17, 1982

Admitted to Missouri:

February 10, 1995

Accreditation/Expiration Date:

NCQA / November 23, 2008
URAC / March 1, 2008

State of Domicile:

Missouri

% of Missouri Business:

93.1%

Tax Status:

For Profit

Missouri Counties in Service Area:

Buchanan, Cass, Clay, Henry, Jackson, Johnson, Lafayette, Platte, Ray, St. Clair

Kansas Counties in Service Area:

Johnson, Wyandotte

Illinois Counties in Service Area:

None

2007 Missouri Enrollment:

Total Missouri member months for the year:

151,174

Missouri members at the end of the year:

12,229

2007 Plan Wide Enrollment:

Total Plan Wide member months for the year:

163,164

Plan Wide members at the end of the year:

13,032

2007 Year-End Officers:

President: Tom Ellis Bowser

Secretary: Sharon Irene O'Conner

Chief Financial Officer: Marilyn Tromans

Chief Medical Officer: Dr. Blake Williamson

Other Officers:

Marilyn Teague Tromans

John Willard Kennedy

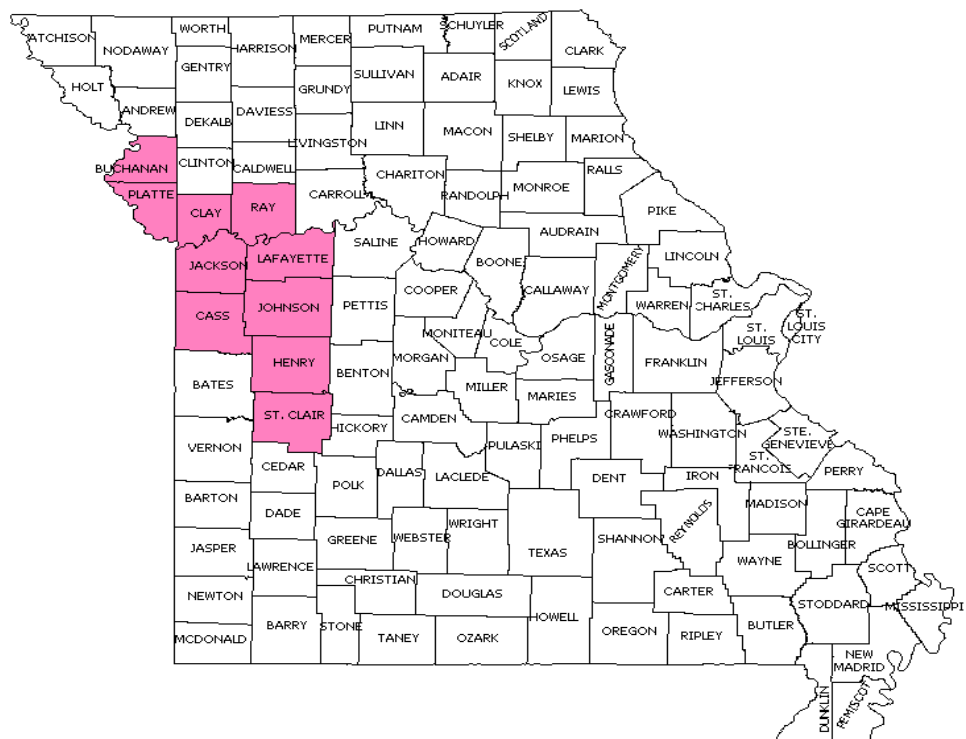
David Russell Gentile

2007 Year-End Directors:

Tom Ellis Bowser

William Curtis Nelson

Garry K. Kemp

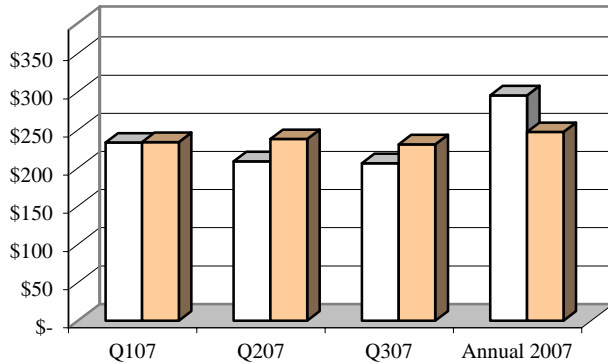


Blue Cross & Blue Shield of Kansas City

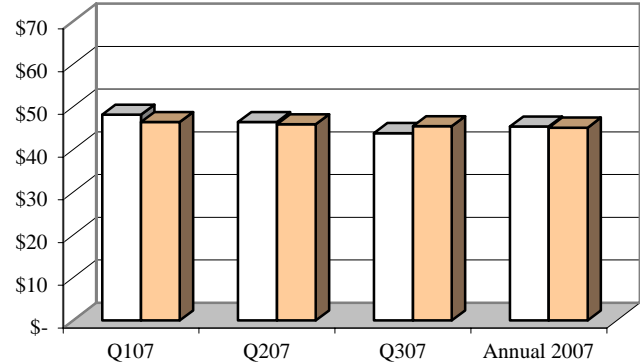
- Commercial Product

Missouri Costs Comparison²²

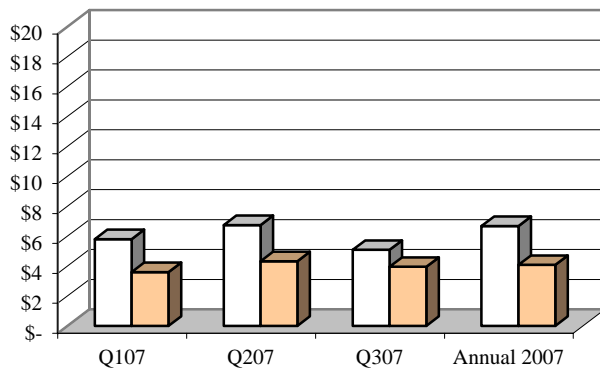
Total Per Member Per Month (PMPM) Costs



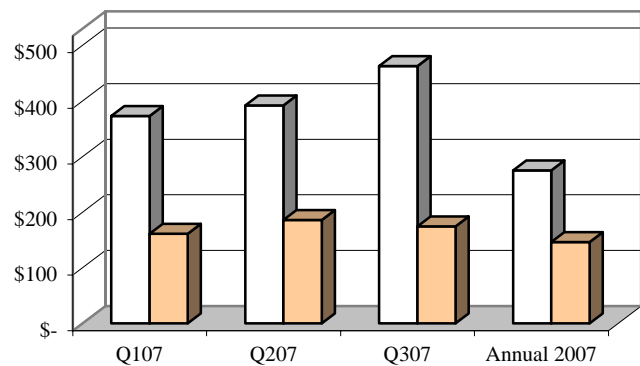
Prescription Drug PMPM Costs



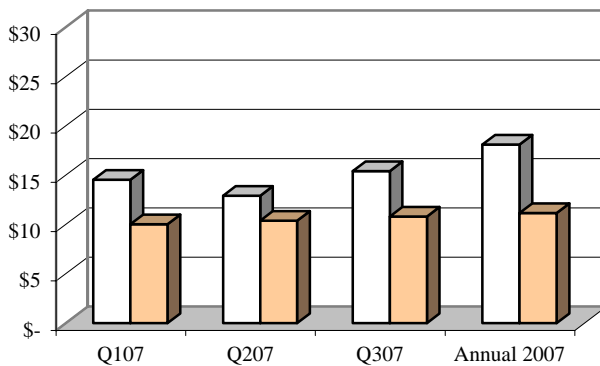
Mental Health PMPM Costs



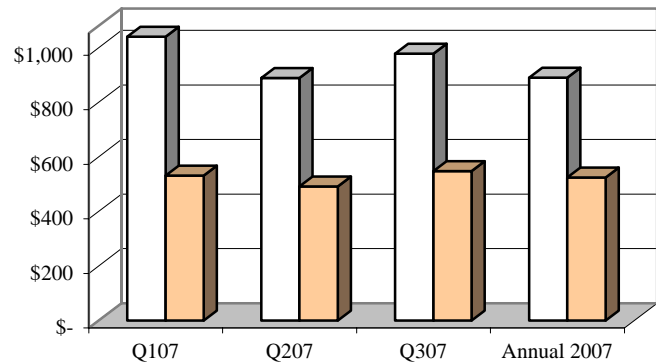
Average Cost per Encounter for Mental Health Services



Emergency Room PMPM Costs



Average Cost per Encounter for Emergency Room Services



Blue Cross & Blue Shield of Kansas City



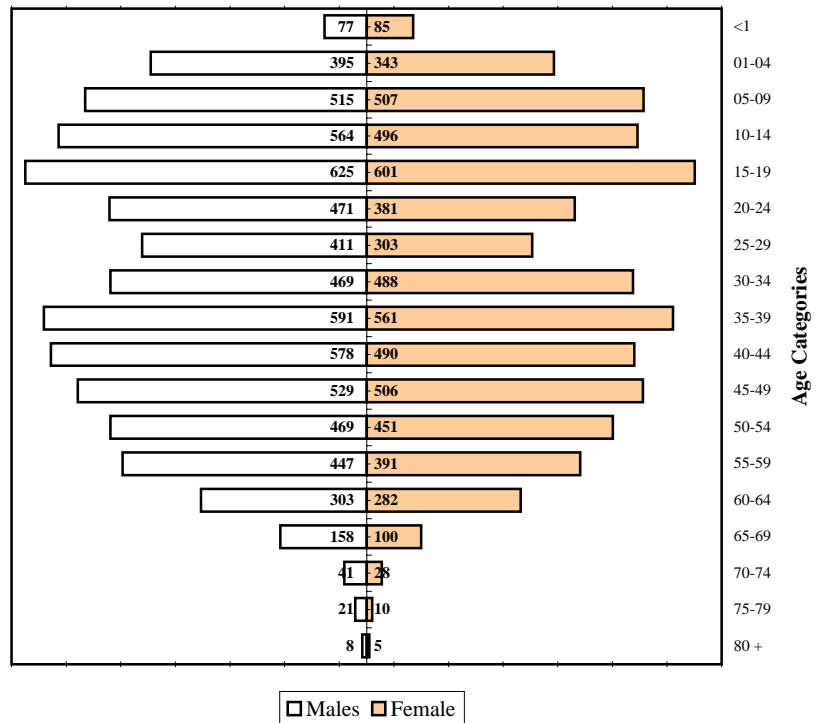
Commercial Average

Blue Cross & Blue Shield of Kansas City

2007 Missouri Enrollment Demographics⁵

Average Membership in 2007:

Age	Males		Female	
<1	77	1%	85	1%
01-04	395	6%	343	6%
05-09	515	8%	507	8%
10-14	564	8%	496	8%
15-19	625	9%	601	10%
20-24	471	7%	381	6%
25-29	411	6%	303	5%
30-34	469	7%	488	8%
35-39	591	9%	561	9%
40-44	578	9%	490	8%
45-49	529	8%	506	8%
50-54	469	7%	451	7%
55-59	447	7%	391	6%
60-64	303	5%	282	5%
65-69	158	2%	100	2%
70-74	41	1%	28	0%
75-79	21	0%	10	0%
80 +	8	0%	5	0%
Total	6,672	100%	6,028	100%



Average Age of Enrollees =

31.9

Percentage of Female Enrollees =

47.5%

Missouri Commercial Plans

31.9

Missouri Commercial Plans

47.5%

Missouri Medicare

n/a

Missouri Medicare

n/a

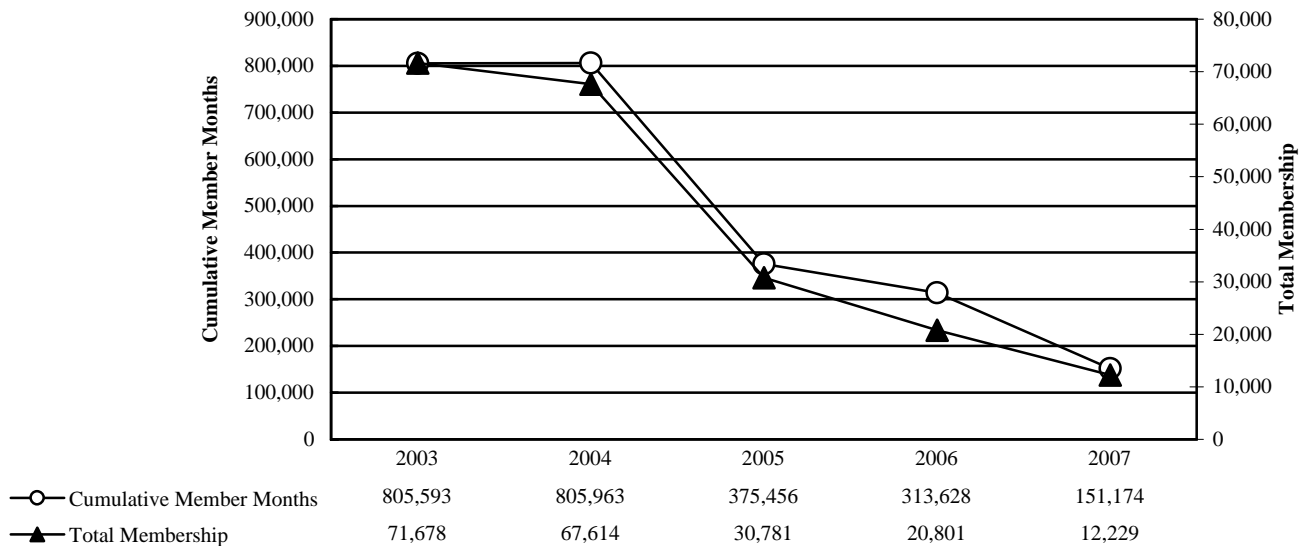
Missouri Medicaid

n/a

Missouri Medicaid

n/a

Missouri Membership Trends



Children's Mercy's Family Health Partners, Inc.

Holding Company:

Children's Mercy Hospital

Main Administrative Office Mailing Address:

215 West Pershing Road, Suite 600
Kansas City MO 64108
(816) 559-9400

Incorporated:

March 26, 1996

Admitted to Missouri:

May 6, 1996

Accreditation/Expiration Date:

N/A

State of Domicile:

Missouri

% of Missouri Business:

27.8%

Tax Status:

Not For Profit

2007 Missouri Enrollment:

Total Missouri member months for the year:
522,989

Missouri members at the end of the year:
43,922

2007 Plan Wide Enrollment:

Total Plan Wide member months for the year:
1,755,778

Plan Wide members at the end of the year:
155,760

2007 Year-End Officers:

President: Bob Finuf

Secretary: N/A

Chief Financial Officer: Suzie Dunaway

Chief Medical Officer: Liz Peterson, M.D.

Other Officers:

2007 Year-End Directors:

Sharon Traylor

Kathy Ripley-Hake

Bob Clark

Missouri Counties in Service Area:

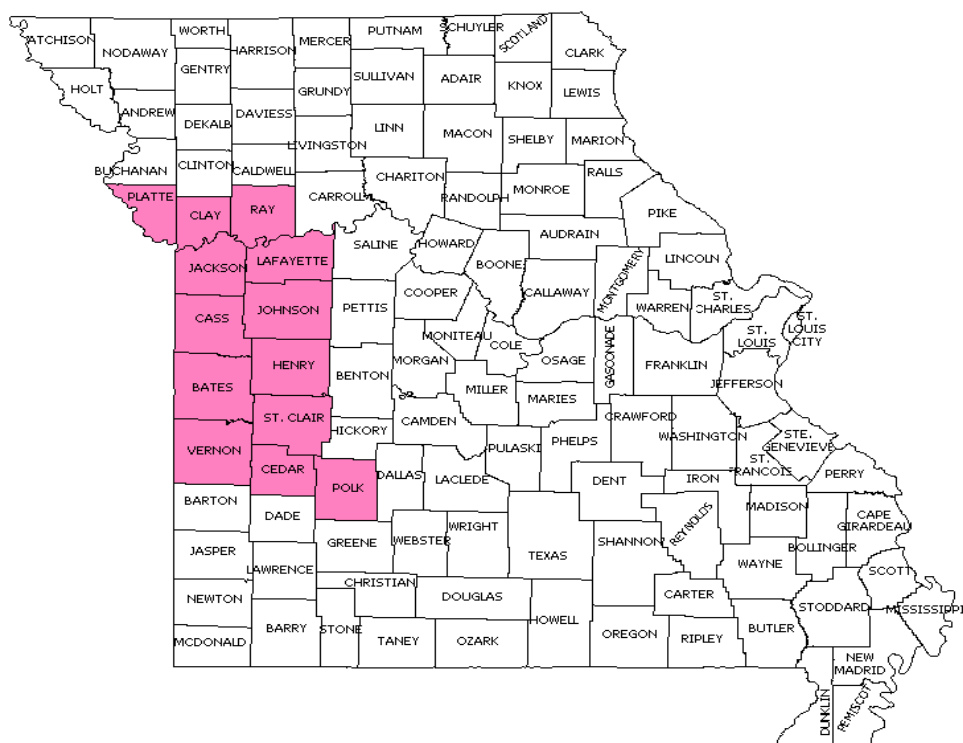
Bates, Cass, Cedar, Clay, Henry, Jackson, Johnson, Lafayette, Platte, Polk, Ray, St. Clair, Vernon

Kansas Counties in Service Area:

None

Illinois Counties in Service Area:

None

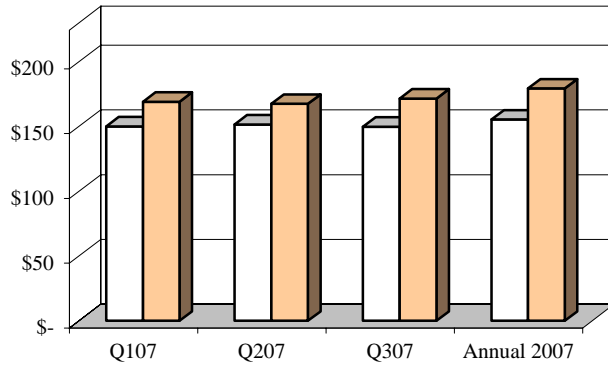


Children's Mercy's Family Health Partners, Inc.

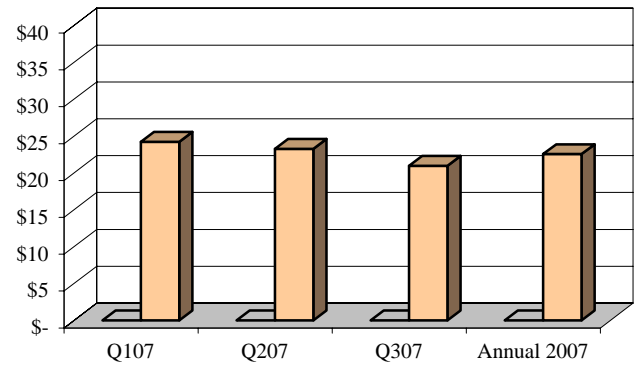
- Medicaid Product

Missouri Costs Comparison²²

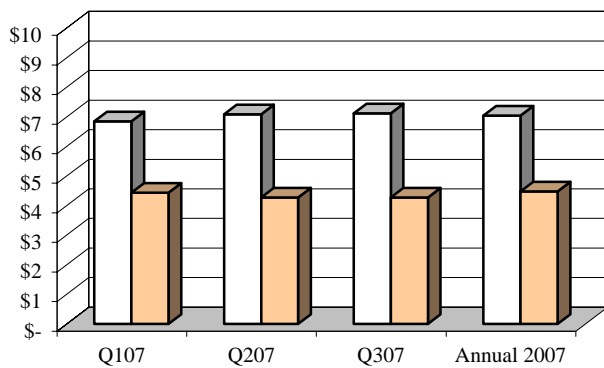
Total Per Member Per Month (PMPM) Costs



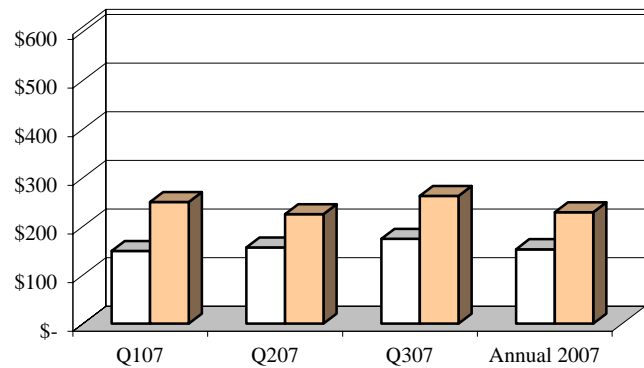
Prescription Drug PMPM Costs



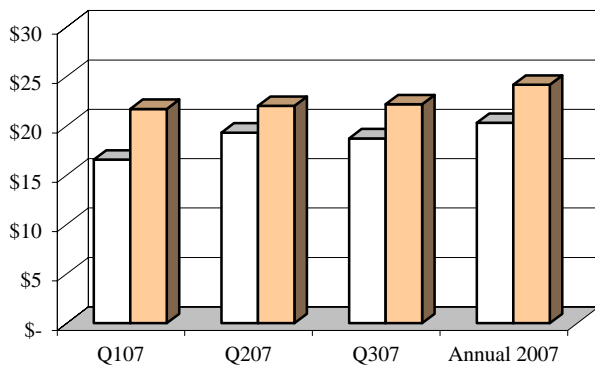
Mental Health PMPM Costs



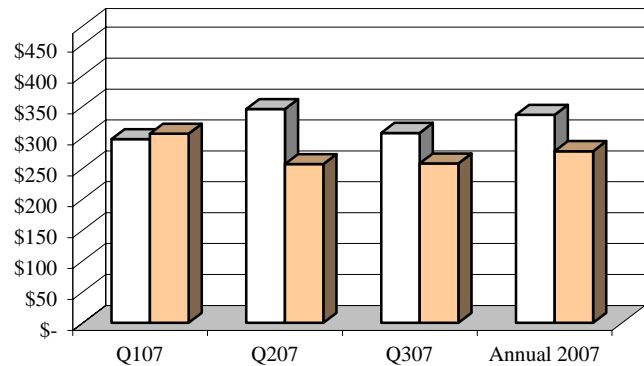
Average Cost per Encounter for Mental Health Services



Emergency Room PMPM Costs



Average Cost per Encounter for Emergency Room Services



Children's Mercy's Family Health Partners, Inc.



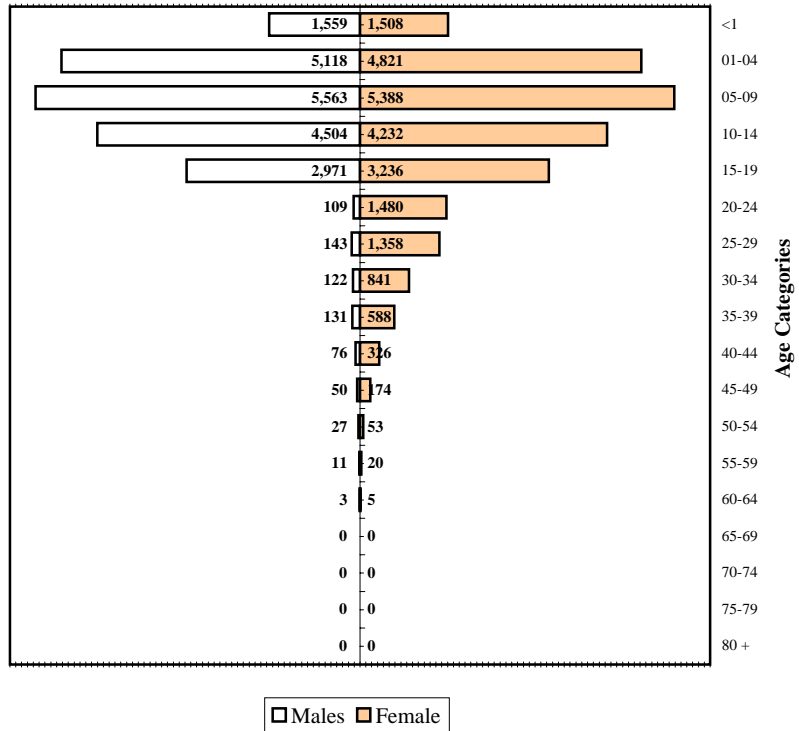
Medicaid Average

Children's Mercy's Family Health Partners, Inc.

2007 Missouri Enrollment Demographics⁵

Average Membership in 2007:

Age	Males		Female	
<1	1,559	8%	1,508	6%
01-04	5,118	25%	4,821	20%
05-09	5,563	27%	5,388	22%
10-14	4,504	22%	4,232	18%
15-19	2,971	15%	3,236	13%
20-24	109	1%	1,480	6%
25-29	143	1%	1,358	6%
30-34	122	1%	841	3%
35-39	131	1%	588	2%
40-44	76	0%	326	1%
45-49	50	0%	174	1%
50-54	27	0%	53	0%
55-59	11	0%	20	0%
60-64	3	0%	5	0%
65-69	0	0%	0	0%
70-74	0	0%	0	0%
75-79	0	0%	0	0%
80 +	0	0%	0	0%
Total	20,387	100%	24,028	100%



Average Age of Enrollees =

10.7

Missouri Commercial Plans

n/a

Missouri Medicare

n/a

Missouri Medicaid

10.7

Percentage of Female Enrollees =

54.1%

Missouri Commercial Plans

n/a

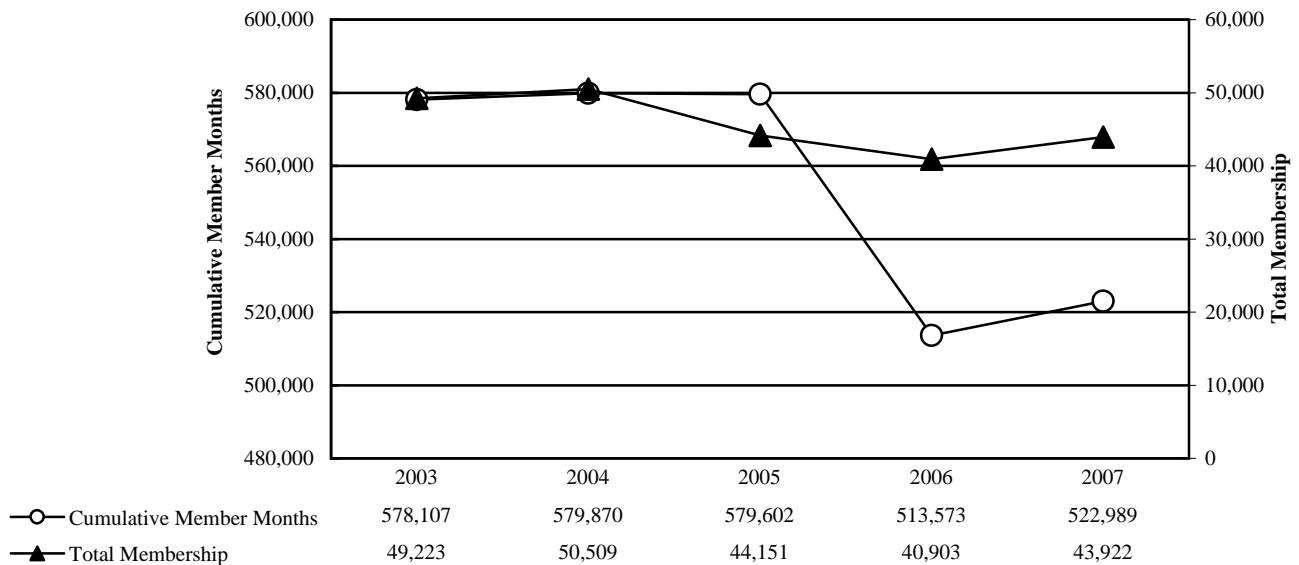
Missouri Medicare

n/a

Missouri Medicaid

54.1%

Missouri Membership Trends



CIGNA Healthcare of Ohio, Inc. dba CIGNA Healthcare of Kansas/Missouri

Holding Company:
CIGNA Corporation

Main Administrative Office Mailing Address:
1000 Polaris Parkway
Columbus OH 43240
(216) 642-8969

Incorporated: August 16, 1985

Admitted to Missouri: January 9, 1996

Accreditation/Expiration Date: NCQA / February 27, 2010

State of Domicile: Ohio

% of Missouri Business: 62.0%

Tax Status: For Profit

Missouri Counties in Service Area:

Andrew, Barry, Buchanan, Cass, Christian, Clay, Clinton, DeKalb, Greene, Jackson, Jasper, Lafayette, Lawrence, Newton, Platte, Polk, Ray, Webster

Kansas Counties in Service Area:

Douglas, Franklin, Jackson, Jefferson, Johnson, Leavenworth, Miami, Osage, Shawnee

Illinois Counties in Service Area:

None

2007 Missouri Enrollment:

Total Missouri member months for the year:
19,200

Missouri members at the end of the year:
1,608

2007 Plan Wide Enrollment:

Total Plan Wide member months for the year:
40,472

Plan Wide members at the end of the year:
2,589

2007 Year-End Officers:

President: Joseph Clifton Gregor

Secretary: Deborah Lynne Young

Chief Financial Officer: Scott Ronald Lambert

Chief Medical Officer: Aslam Mohammad Khan, M.D., M.M.

Other Officers:

Vincent Lewis Shreckengast

John Patrick Frey

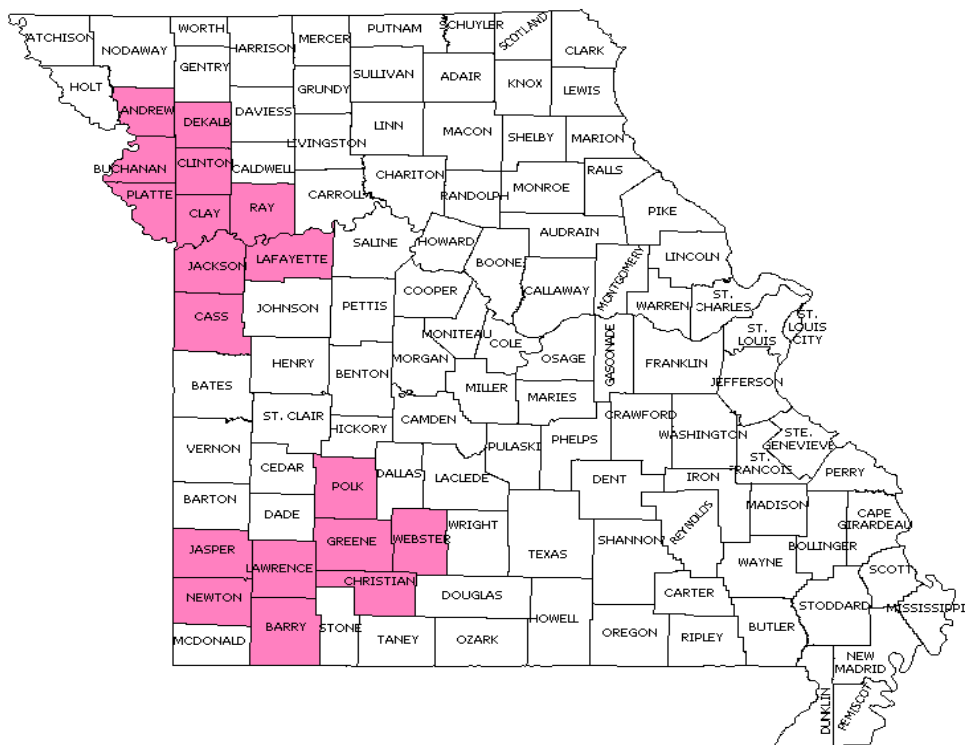
Glenn Michael Gerhard

2007 Year-End Directors:

Aslam Mohammad Khan, MD., MM

David Goldberg

Joseph Clinton Gregor

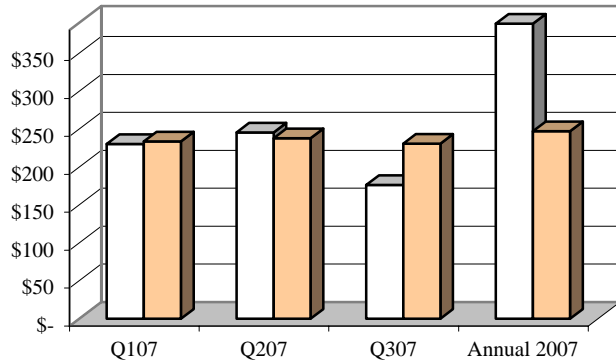


CIGNA Healthcare of Ohio, Inc. dba CIGNA Healthcare of Kansas/Missouri

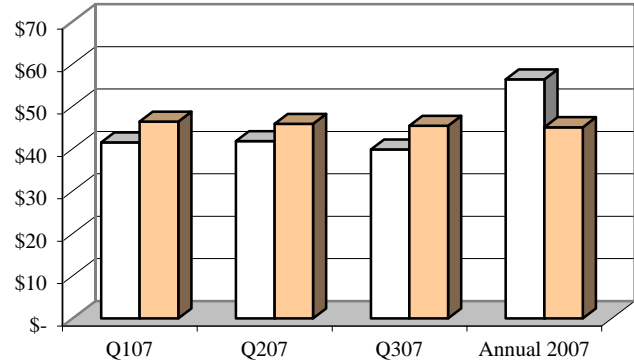
- Commercial Product

Missouri Costs Comparison²²

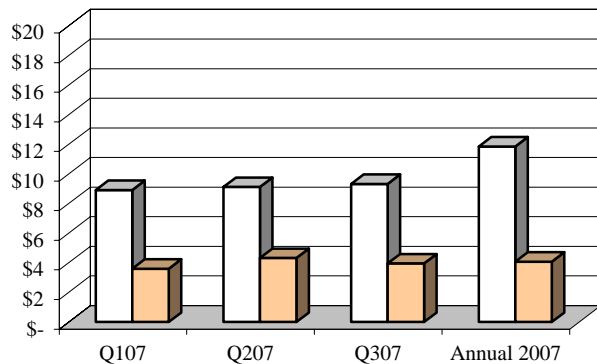
Total Per Member Per Month (PMPM) Costs



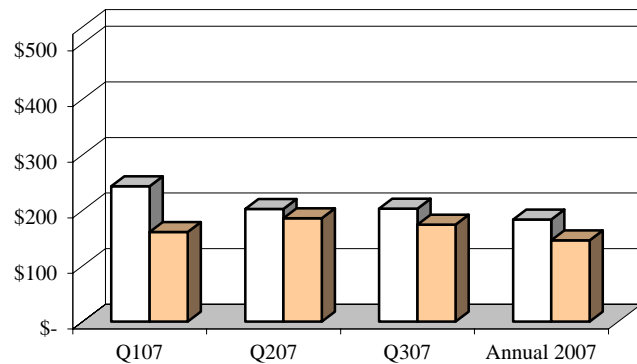
Prescription Drug PMPM Costs



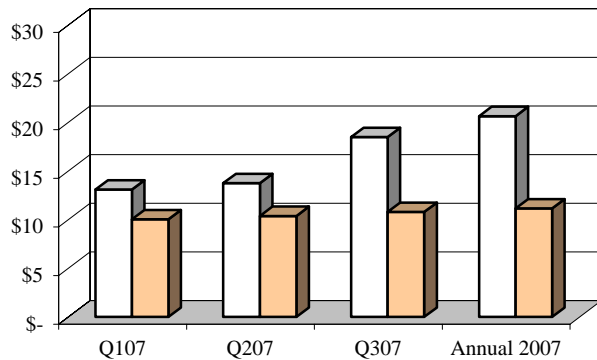
Mental Health PMPM Costs



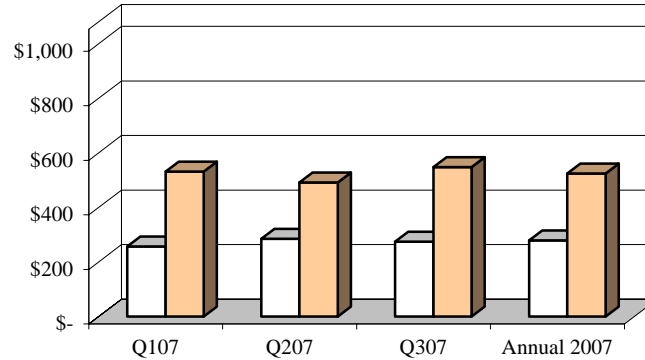
Average Cost per Encounter for Mental Health Services



Emergency Room PMPM Costs



Average Cost per Encounter for Emergency Room Services



□ CIGNA Healthcare of Ohio, Inc. dba CIGNA of Kansas/Missouri

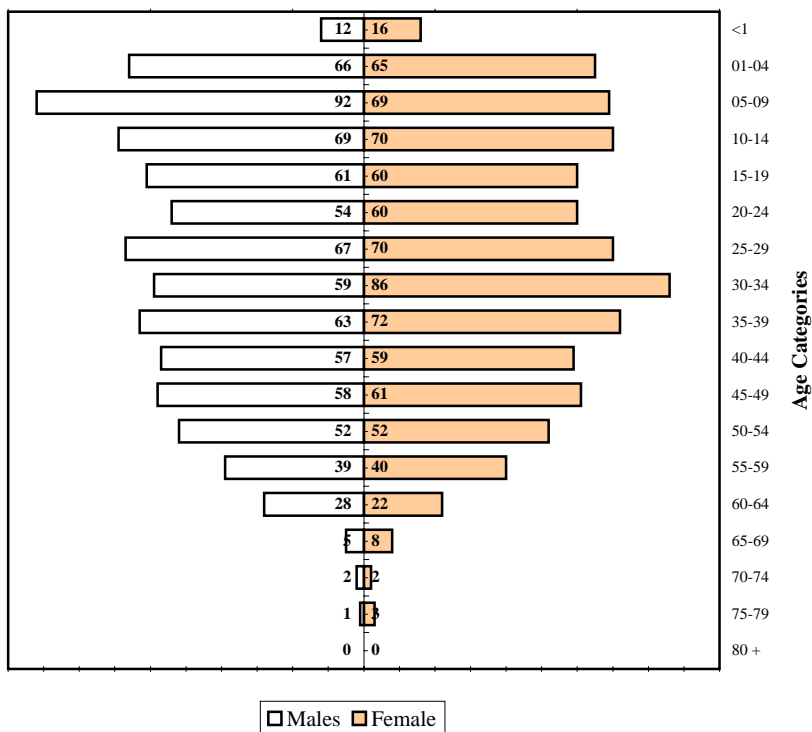
■ Commercial Average

CIGNA Healthcare of Ohio, Inc. dba CIGNA Healthcare of Kansas/Missouri

2007 Missouri Enrollment Demographics⁵

Average Membership in 2007:

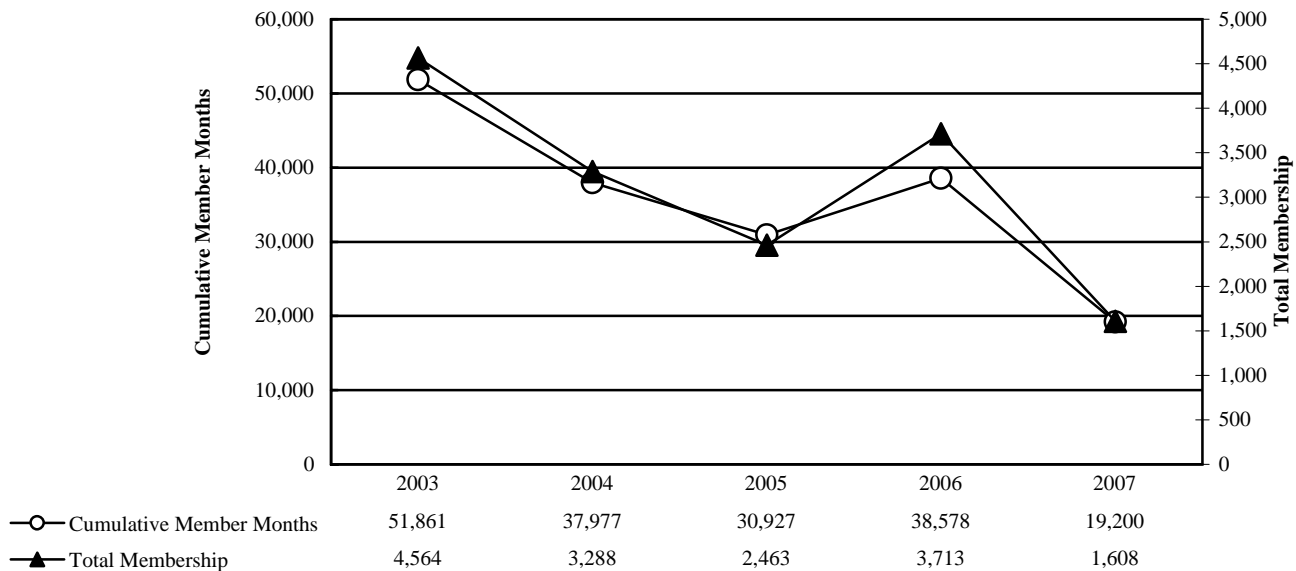
Age	Males		Female	
<1	12	2%	16	2%
01-04	66	8%	65	8%
05-09	92	12%	69	8%
10-14	69	9%	70	9%
15-19	61	8%	60	7%
20-24	54	7%	60	7%
25-29	67	9%	70	9%
30-34	59	8%	86	11%
35-39	63	8%	72	9%
40-44	57	7%	59	7%
45-49	58	7%	61	7%
50-54	52	7%	52	6%
55-59	39	5%	40	5%
60-64	28	4%	22	3%
65-69	5	1%	8	1%
70-74	2	0%	2	0%
75-79	1	0%	3	0%
80 +	0	0%	0	0%
Total	785	100%	815	100%



Average Age of Enrollees = **28.7**
 Missouri Commercial Plans 28.7
 Missouri Medicare n/a
 Missouri Medicaid n/a

Percentage of Female Enrollees = **50.9%**
 Missouri Commercial Plans 50.9%
 Missouri Medicare n/a
 Missouri Medicaid n/a

Missouri Membership Trends



CIGNA Healthcare of St. Louis, Inc.

Holding Company:
CIGNA Corporation

Main Administrative Office Mailing Address:
One North Brentwood Boulevard
St. Louis MO 63105
(314) 726-5625

Incorporated: May 2, 1985

Admitted to Missouri: September 1, 1993

Accreditation/Expiration Date: NCQA / February 27, 2010

State of Domicile: Missouri

% of Missouri Business: 86.0%

Tax Status: For Profit

Missouri Counties in Service Area:
Franklin, Jefferson, St. Charles, St. Louis City, St. Louis County

2007 Missouri Enrollment:

Total Missouri member months for the year:
36,927

Missouri members at the end of the year:
3,026

2007 Plan Wide Enrollment:

Total Plan Wide member months for the year:
42,968

Plan Wide members at the end of the year:
3,502

2007 Year-End Officers:

President: Frank Anthony Monahan

Secretary: Deborah Lynne Young

Chief Financial Officer: Scott Ronald Lambert

Chief Medical Officer: Aslam Mohammad Khan, M.D., M.M.

Other Officers:

Leslie Neil Campbell

Karen Elaine Farrell

Timothy Burton

2007 Year-End Directors:

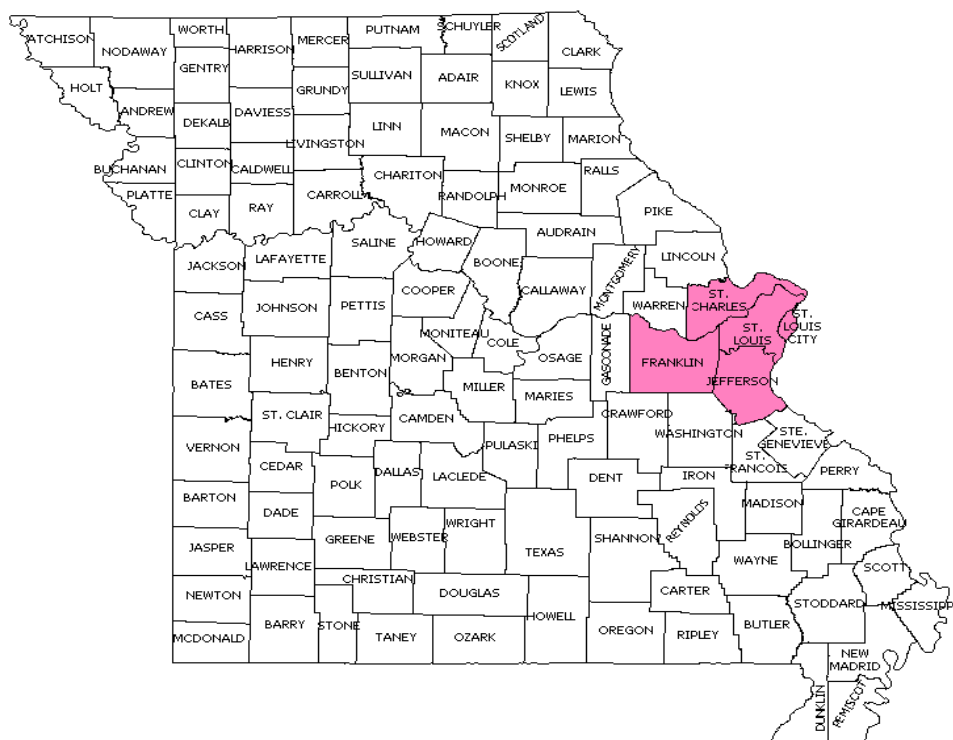
Aslam Mohammad Khan, MD., MM

David Goldberg

David M. Ferriss, Jr. M.D.

Kansas Counties in Service Area:
None

Illinois Counties in Service Area:
Madison, Monroe, St. Clair

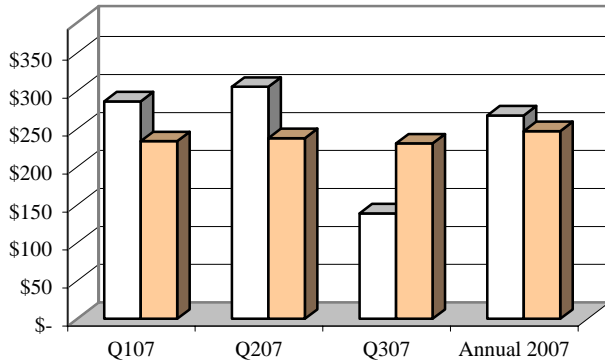


CIGNA Healthcare of St. Louis, Inc.

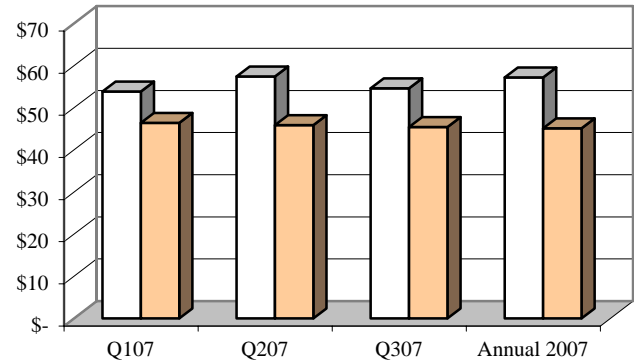
- Commercial Product

Missouri Costs Comparison²²

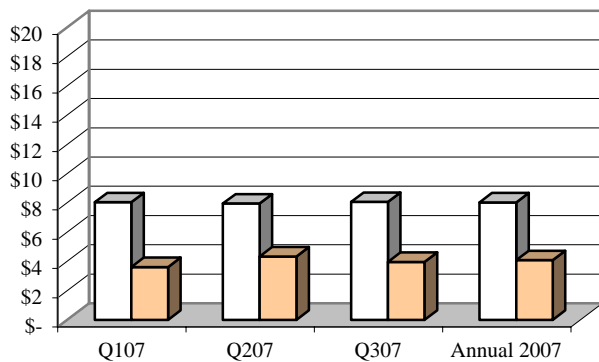
Total Per Member Per Month (PMPM) Costs



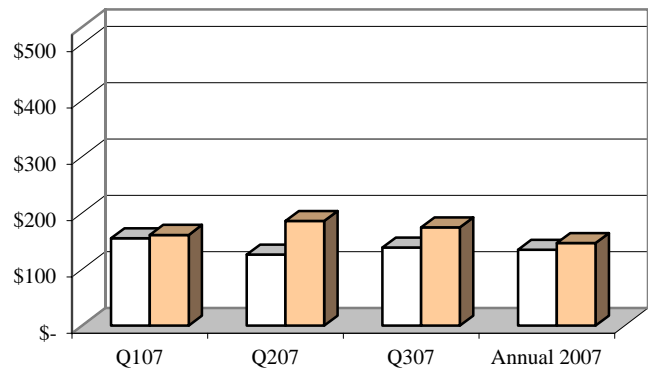
Prescription Drug PMPM Costs



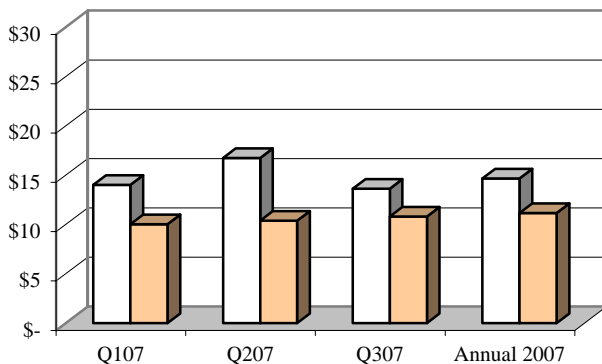
Mental Health PMPM Costs



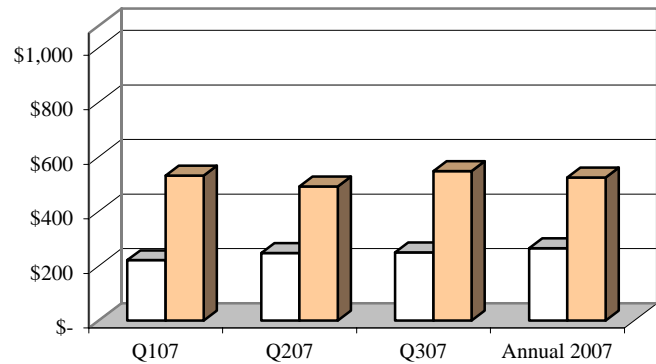
Average Cost per Encounter for Mental Health Services



Emergency Room PMPM Costs



Average Cost per Encounter for Emergency Room Services



 CIGNA Healthcare of St. Louis, Inc.

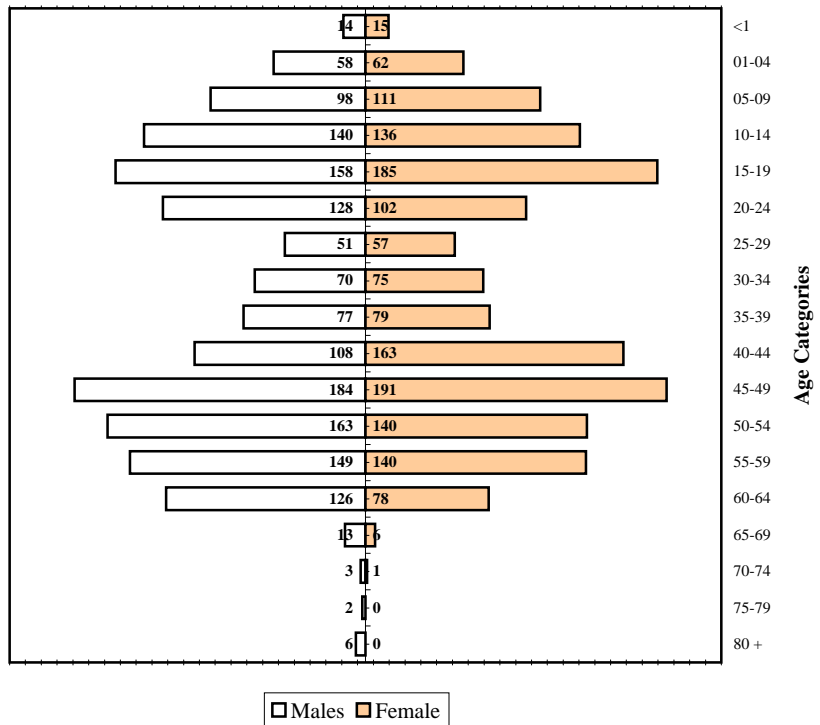
 Commercial Average

CIGNA Healthcare of St. Louis, Inc.

2007 Missouri Enrollment Demographics⁵

Average Membership in 2007:

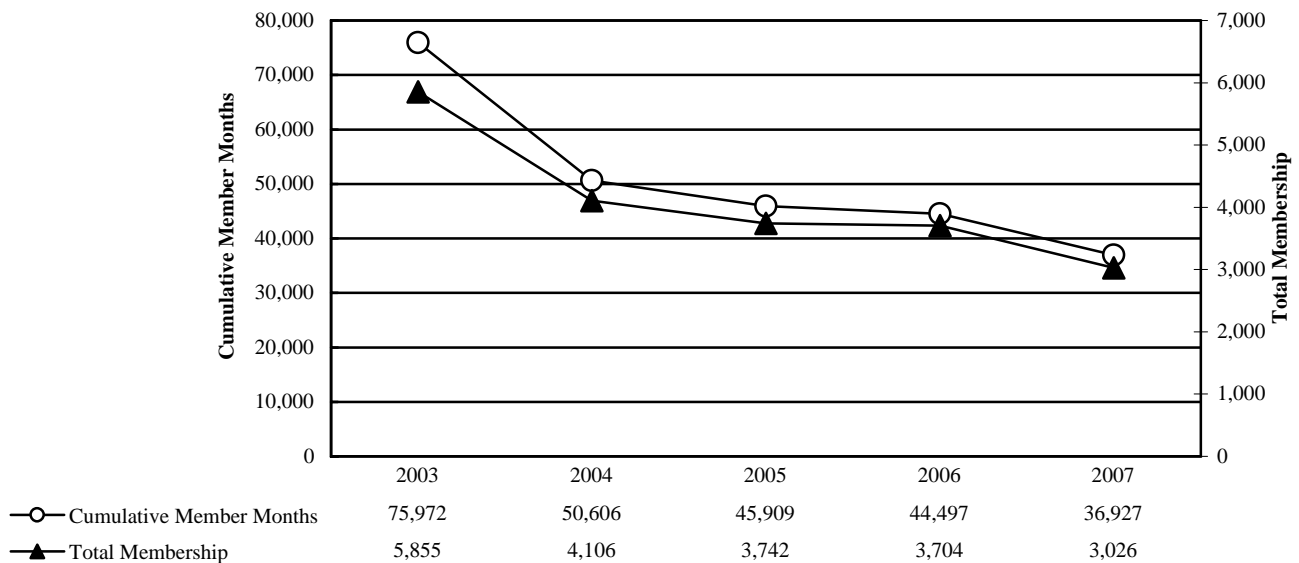
Age	Males		Female	
<1	14	1%	15	1%
01-04	58	4%	62	4%
05-09	98	6%	111	7%
10-14	140	9%	136	9%
15-19	158	10%	185	12%
20-24	128	8%	102	7%
25-29	51	3%	57	4%
30-34	70	5%	75	5%
35-39	77	5%	79	5%
40-44	108	7%	163	11%
45-49	184	12%	191	12%
50-54	163	11%	140	9%
55-59	149	10%	140	9%
60-64	126	8%	78	5%
65-69	13	1%	6	0%
70-74	3	0%	1	0%
75-79	2	0%	0	0%
80 +	6	0%	0	0%
Total	1,548	100%	1,536	100%



Average Age of Enrollees = **34.1**
 Missouri Commercial Plans 34.1
 Missouri Medicare n/a
 Missouri Medicaid n/a

Percentage of Female Enrollees = **49.8%**
 Missouri Commercial Plans 49.8%
 Missouri Medicare n/a
 Missouri Medicaid n/a

Missouri Membership Trends



Community Health Plan

Holding Company:

Heartland Health

Main Administrative Office Mailing Address:

137 N. Belt
St. Joseph MO 64506
(816) 271-1247

Incorporated:

September 8, 1994

Admitted to Missouri:

December 29, 1994

Accreditation/Expiration Date:

N/A

State of Domicile:

Missouri

% of Missouri Business:

88.7%

Tax Status:

For Profit

2007 Missouri Enrollment:

Total Missouri member months for the year:

86,580

Missouri members at the end of the year:

7,554

2007 Plan Wide Enrollment:

Total Plan Wide member months for the year:

99,105

Plan Wide members at the end of the year:

7,831

2007 Year-End Officers:

President: Lowell Charles Kruse

Secretary: John Paul Wilson

Chief Financial Officer: John Paul Wilson

Chief Medical Officer: James J. McMillen, M.D., FACP

Other Officers:

Curtis Andrew Kretzinger

Karen Eugeria Dittimore

Douglas Martin Brandt

2007 Year-End Directors:

Theodore Kert Allison

Mary Ann Cotter

Robert Edwini Loch, III

Missouri Counties in Service Area:

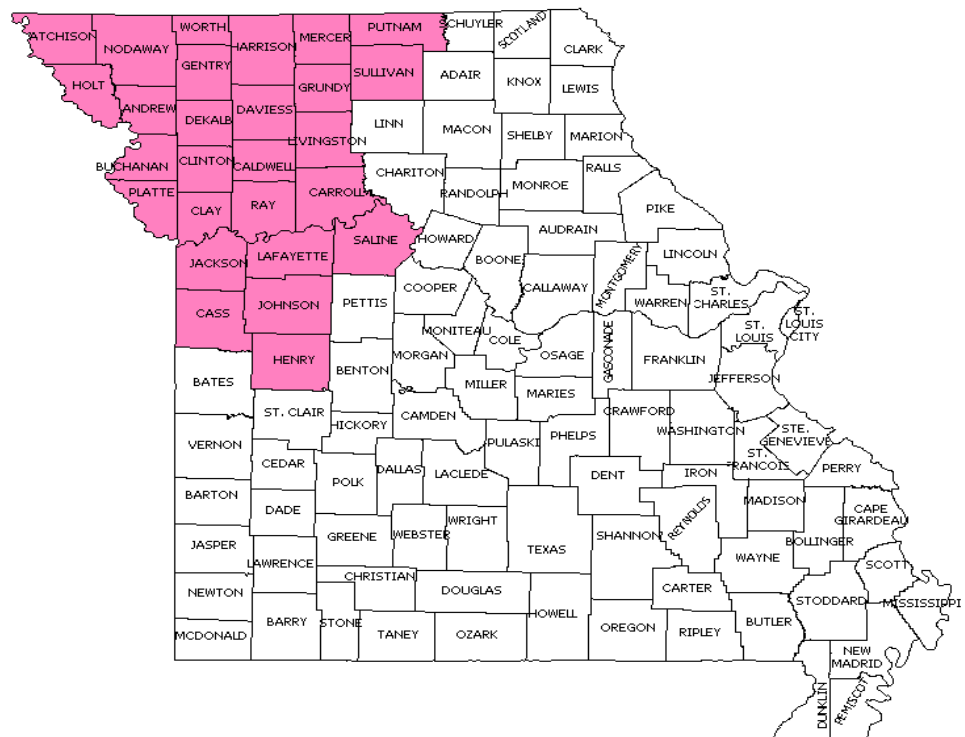
Andrew, Atchison, Buchanan, Caldwell, Carroll, Cass, Clay, Clinton, Daviess, DeKalb, Gentry, Grundy, Harrison, Henry, Holt, Jackson, Johnson, Lafayette, Livingston, Mercer, Nodaway, Platte, Putnam, Ray, Saline, Sullivan, Worth

Kansas Counties in Service Area:

Atchison, Brown, Doniphan, Johnson, Leavenworth, Wyandotte

Illinois Counties in Service Area:

None

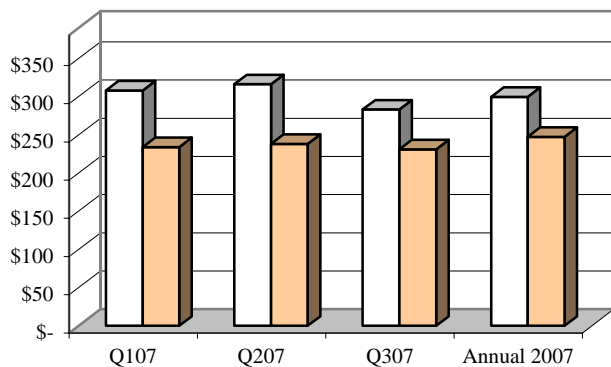


Community Health Plan

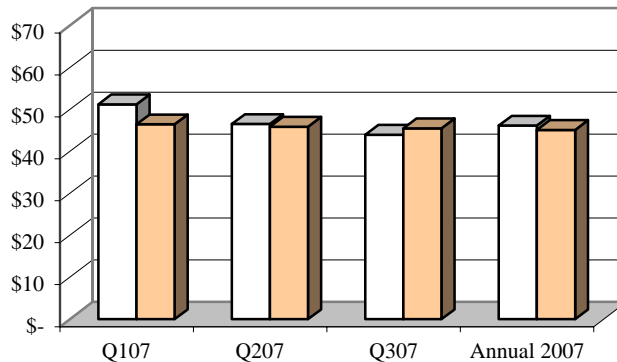
- Commercial Product

Missouri Costs Comparison²²

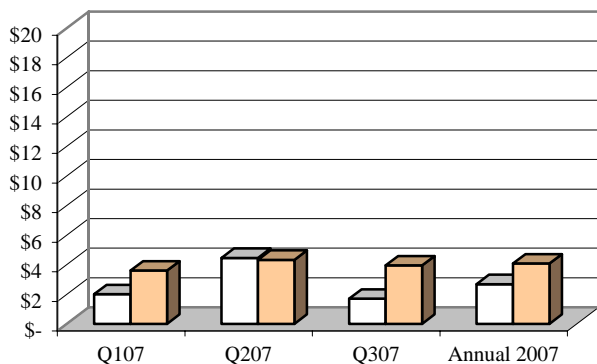
Total Per Member Per Month (PMPM) Costs



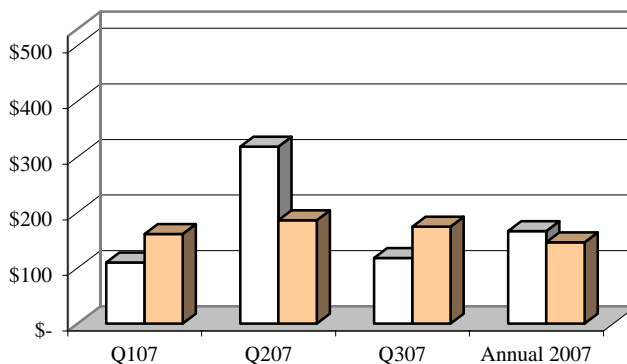
Prescription Drug PMPM Costs



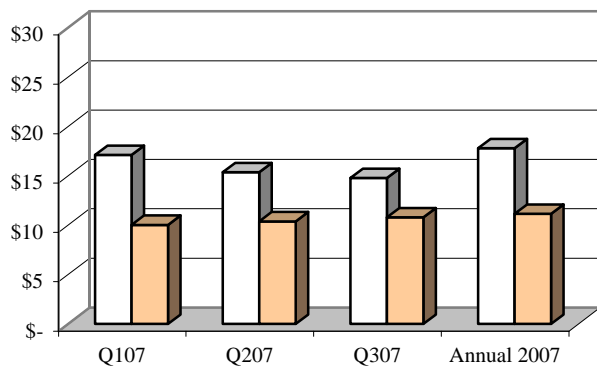
Mental Health PMPM Costs



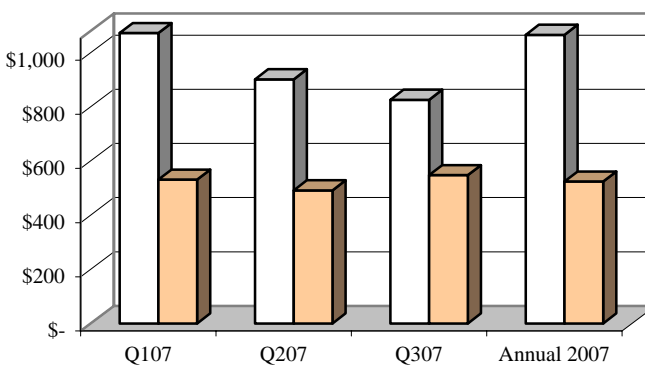
Average Cost per Encounter for Mental Health Services



Emergency Room PMPM Costs



Average Cost per Encounter for Emergency Room Services



Community Health Plan



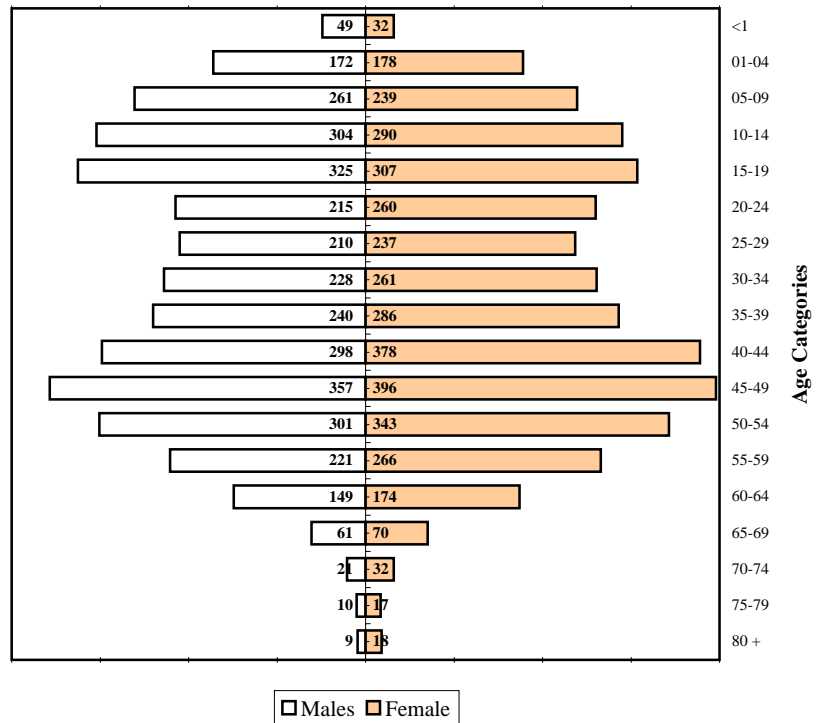
Commercial Average

Community Health Plan

2007 Missouri Enrollment Demographics⁵

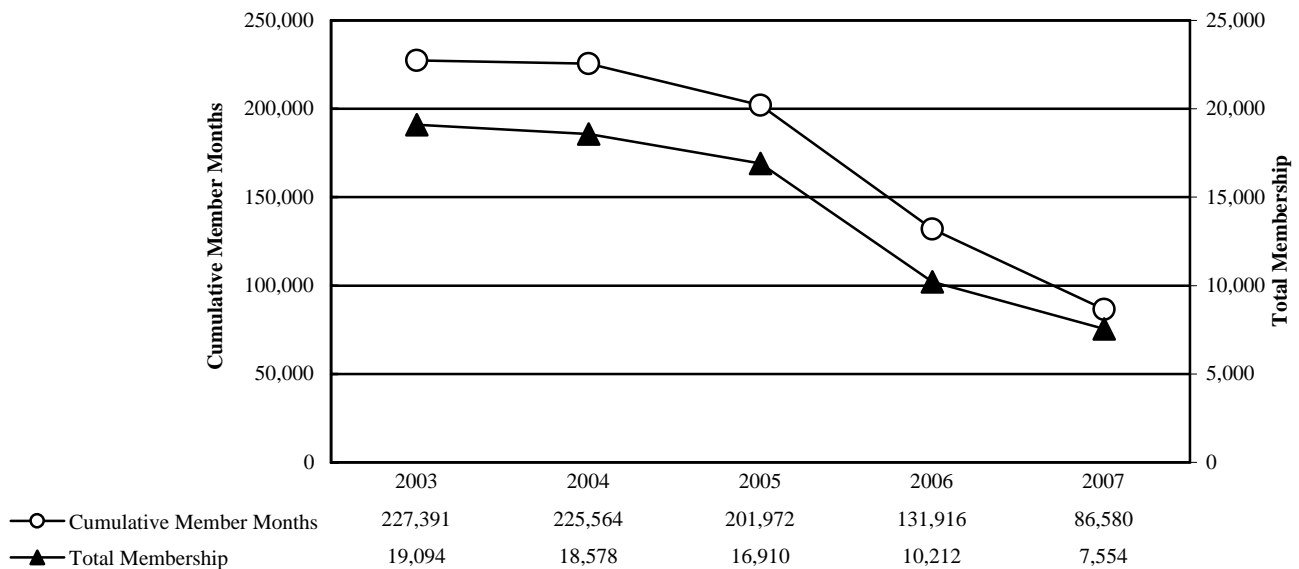
Average Membership in 2007:

Age	Males		Female	
<1	49	1%	32	1%
01-04	172	5%	178	5%
05-09	261	8%	239	6%
10-14	304	9%	290	8%
15-19	325	9%	307	8%
20-24	215	6%	260	7%
25-29	210	6%	237	6%
30-34	228	7%	261	7%
35-39	240	7%	286	8%
40-44	298	9%	378	10%
45-49	357	10%	396	10%
50-54	301	9%	343	9%
55-59	221	6%	266	7%
60-64	149	4%	174	5%
65-69	61	2%	70	2%
70-74	21	1%	32	1%
75-79	10	0%	17	0%
80 +	9	0%	18	0%
Total	3,431	100%	3,784	100%



Average Age of Enrollees =	33.5	Percentage of Female Enrollees =	52.4%
Missouri Commercial Plans	33.5	Missouri Commercial Plans	52.4%
Missouri Medicare	n/a	Missouri Medicare	n/a
Missouri Medicaid	n/a	Missouri Medicaid	n/a

Missouri Membership Trends



Coventry Health Care of Kansas, Inc.

Holding Company:

Coventry Health Care, Inc.

Main Administrative Office Mailing Address:

8320 Ward Parkway
Kansas City MO 64114
(816) 941-3030

Incorporated:

January 2, 1976

Admitted to Missouri:

March 29, 1996

Accreditation/Expiration Date:

N/A¹⁹

State of Domicile:

Kansas

% of Missouri Business:

58.3%

Tax Status:

For Profit

2007 Missouri Enrollment:

Total Missouri member months for the year:

658,152

Missouri members at the end of the year:

47,933

2007 Plan Wide Enrollment:

Total Plan Wide member months for the year:

1,256,846

Plan Wide members at the end of the year:

94,932

2007 Year-End Officers:

President: Vacant

Secretary: Shirley Ann Roquemore Smith

Chief Financial Officer: Edward J. Maszak

Chief Medical Officer: Dr. William R. Rooney, M.D.

Other Officers:

Andrew Lynn Asher

Thomas Paul McDonough

G. Kenneth Robinson III

2007 Year-End Directors:

Andrew Lynn Asher

Cynthia A. Finter

Thomas Paul McDonough

Missouri Counties in Service Area:

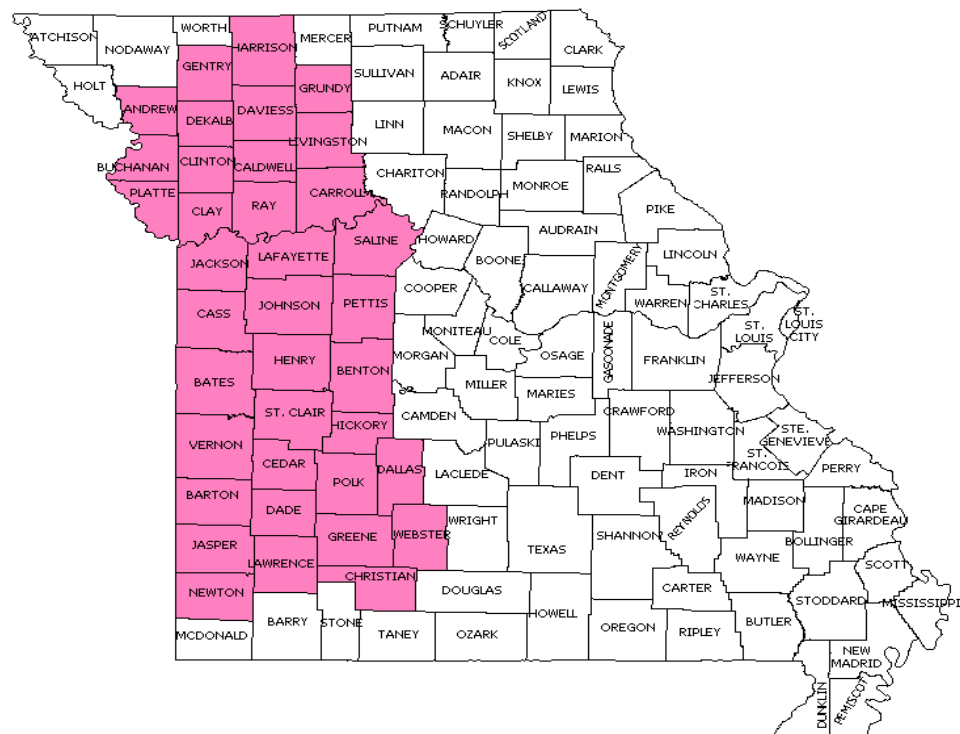
Andrew, Barton, Bates, Benton, Buchanan, Caldwell, Carroll, Cass, Cedar, Christian, Clay, Clinton, Dade, Dallas, Daviess, DeKalb, Gentry, Greene, Grundy, Harrison, Henry, Hickory, Jackson, Jasper, Johnson, Lafayette, Lawrence, Livingston, Newton, Pettis, Platte, Polk, Ray, Saline, St. Clair, Vernon, Webster

Kansas Counties in Service Area:

Allen, Anderson, Atchison, Bates, Bourbon, Brown, Butler, Ceder, Chase, Chautauqua, Cherokee, Coffey, Cowley, Crawford, Dickinson, Douglas, Elk, Franklin, Geary, Greenwood, Harper, Harvey, Hickory, Jackson, Jefferson, Johnson, Kingman, Labette, Leavenworth, Lincoln, Linn, Lyon, Marion,

Illinois Counties in Service Area:

Cook, DuPage, Lake, Madison, McHenry, Peoria, Sangamon, Whiteside

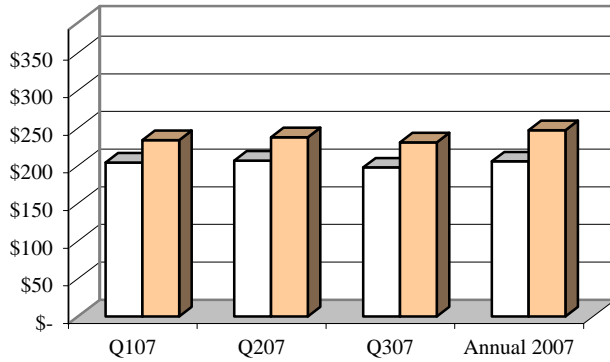


Coventry Health Care of Kansas, Inc.

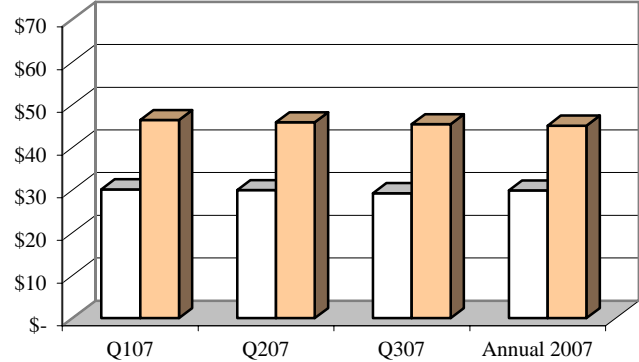
- Commercial Product

Missouri Costs Comparison²²

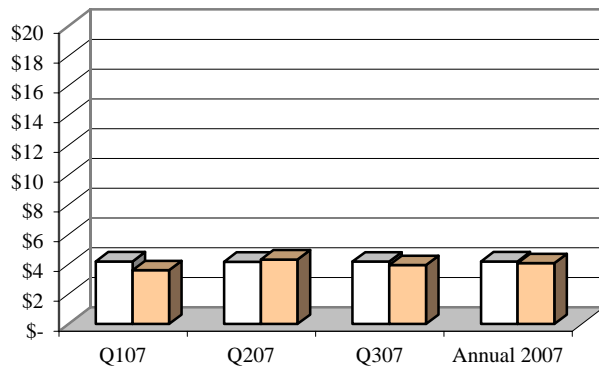
Total Per Member Per Month (PMPM) Costs



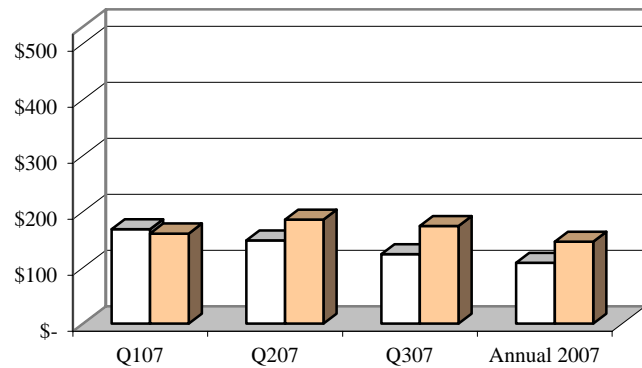
Prescription Drug PMPM Costs



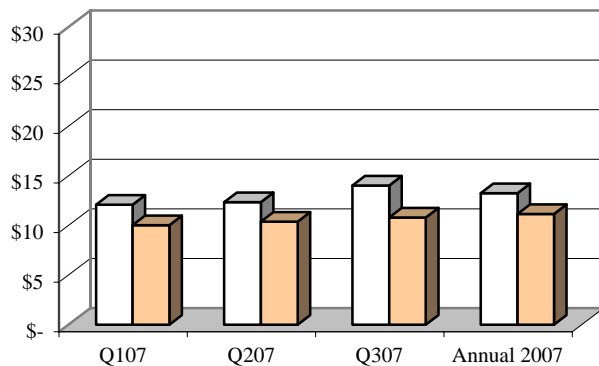
Mental Health PMPM Costs



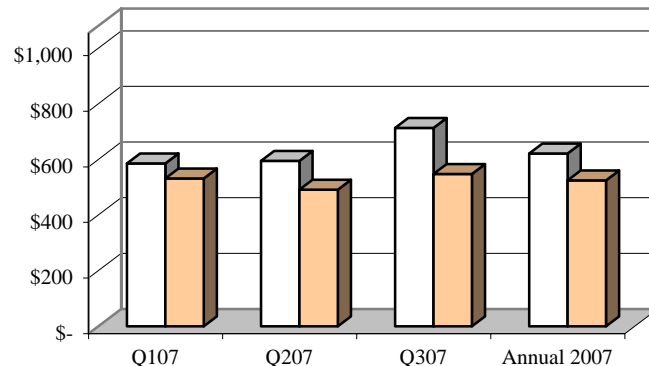
Average Cost per Encounter for Mental Health Services



Emergency Room PMPM Costs



Average Cost per Encounter for Emergency Room Services



□ Coventry Health Care of Kansas, Inc.

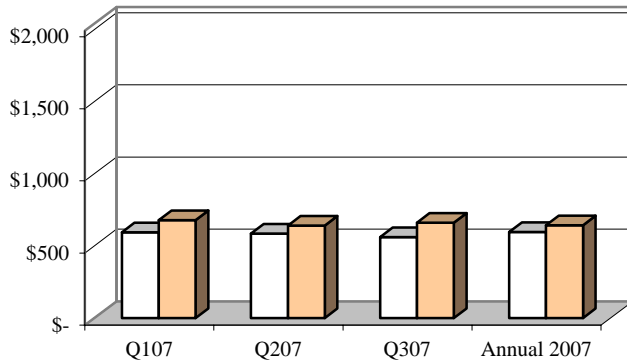
□ Commercial Average

Coventry Health Care of Kansas, Inc.

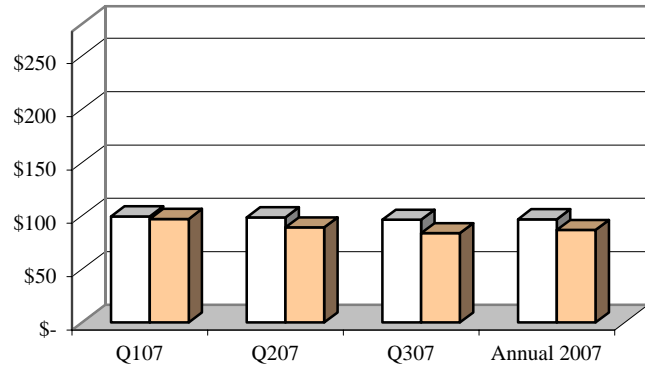
- Medicare Product

Missouri Costs Comparison²²

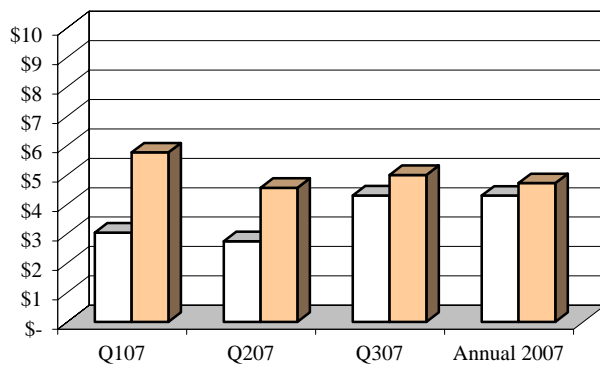
Total Per Member Per Month (PMPM) Costs



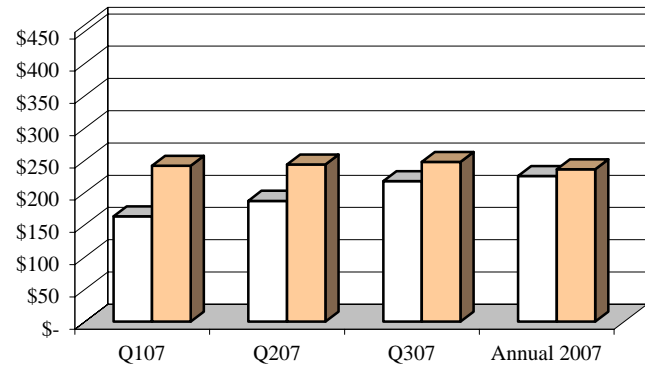
Prescription Drug PMPM Costs



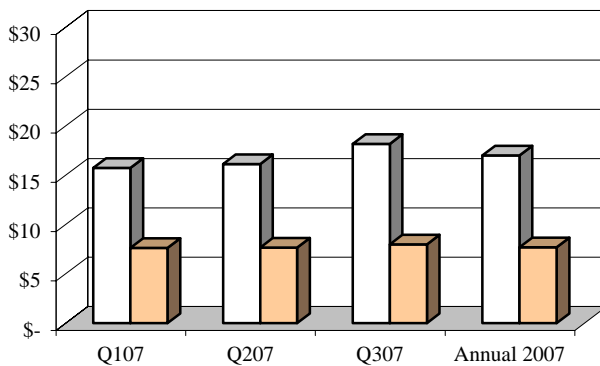
Mental Health PMPM Costs



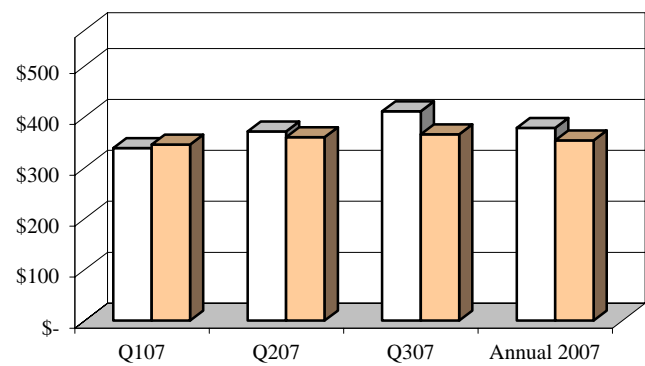
Average Cost per Encounter for Mental Health Services



Emergency Room PMPM Costs



Average Cost per Encounter for Emergency Room Services



Coventry Health Care of Kansas, Inc.



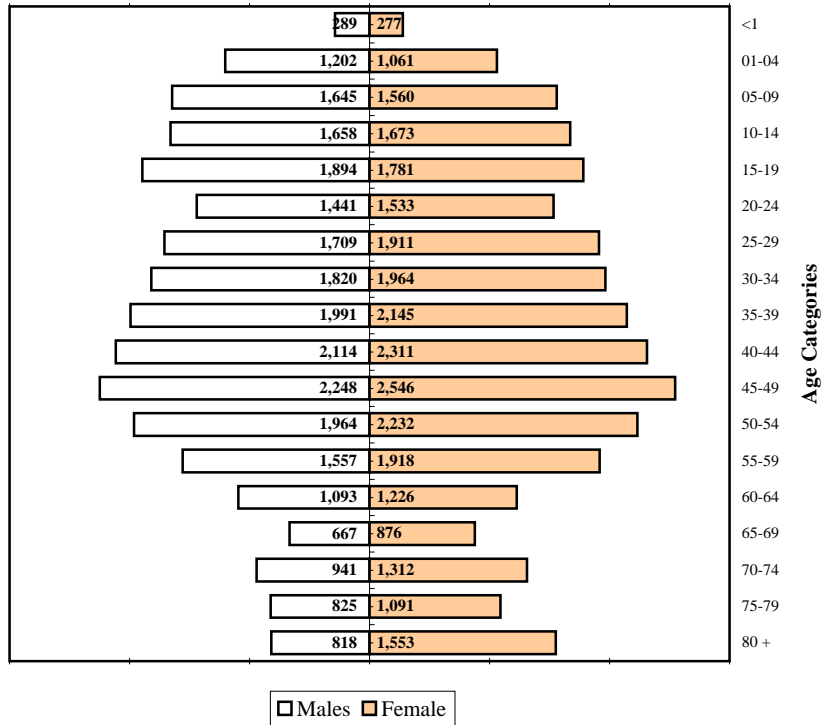
Medicare Average²

Coventry Health Care of Kansas, Inc.

2007 Missouri Enrollment Demographics⁵

Average Membership in 2007:

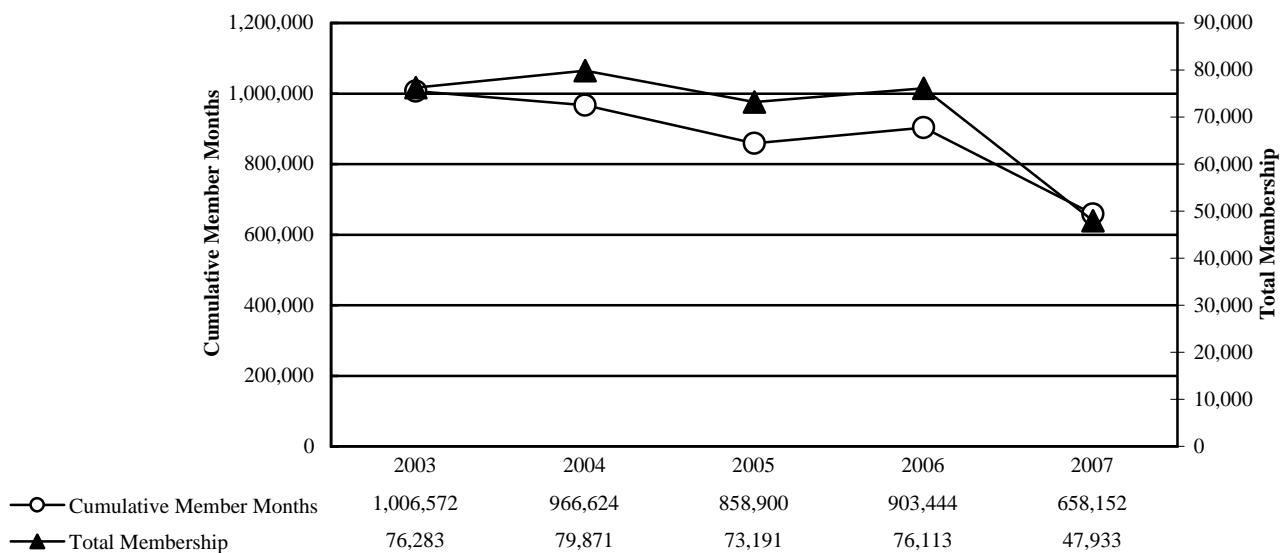
Age	Males		Female	
<1	289	1%	277	1%
01-04	1,202	5%	1,061	4%
05-09	1,645	6%	1,560	5%
10-14	1,658	6%	1,673	6%
15-19	1,894	7%	1,781	6%
20-24	1,441	6%	1,533	5%
25-29	1,709	7%	1,911	7%
30-34	1,820	7%	1,964	7%
35-39	1,991	8%	2,145	7%
40-44	2,114	8%	2,311	8%
45-49	2,248	9%	2,546	9%
50-54	1,964	8%	2,232	8%
55-59	1,557	6%	1,918	7%
60-64	1,093	4%	1,226	4%
65-69	667	3%	876	3%
70-74	941	4%	1,312	5%
75-79	825	3%	1,091	4%
80 +	818	3%	1,553	5%
Total	25,876	100%	28,970	100%



Average Age of Enrollees =	39.3
Missouri Commercial Plans	33.5
Missouri Medicare	75.8
Missouri Medicaid	n/a

Percentage of Female Enrollees =	52.8%
Missouri Commercial Plans	51.6%
Missouri Medicare	60.6%
Missouri Medicaid	n/a

Missouri Membership Trends



Cox Health Systems HMO, Inc.

Holding Company:

Cox Health

Main Administrative Office Mailing Address:

3200 South National, Building B
Springfield MO 65801-5750
(417) 269-2990

Incorporated:

April 2, 1996

Admitted to Missouri:

October 24, 1996

Accreditation/Expiration Date:

N/A

State of Domicile:

Missouri

% of Missouri Business:

100.0%

Tax Status:

For Profit

2007 Missouri Enrollment:

Total Missouri member months for the year:

77,856

Missouri members at the end of the year:

6,489

2007 Plan Wide Enrollment:

Total Plan Wide member months for the year:

78,433

Plan Wide members at the end of the year:

6,250

2007 Year-End Officers:

President: Jeffrey C. Bonc

Secretary: Dona Elkins

Chief Financial Officer: Matthew Aug

Chief Medical Officer: Dr. Kerry Randolph

Other Officers:

Loree G. Lines

Jacob N. Salinas

2007 Year-End Directors:

Robert Besanson

Mark Costley

Jerry Jared

Missouri Counties in Service Area:

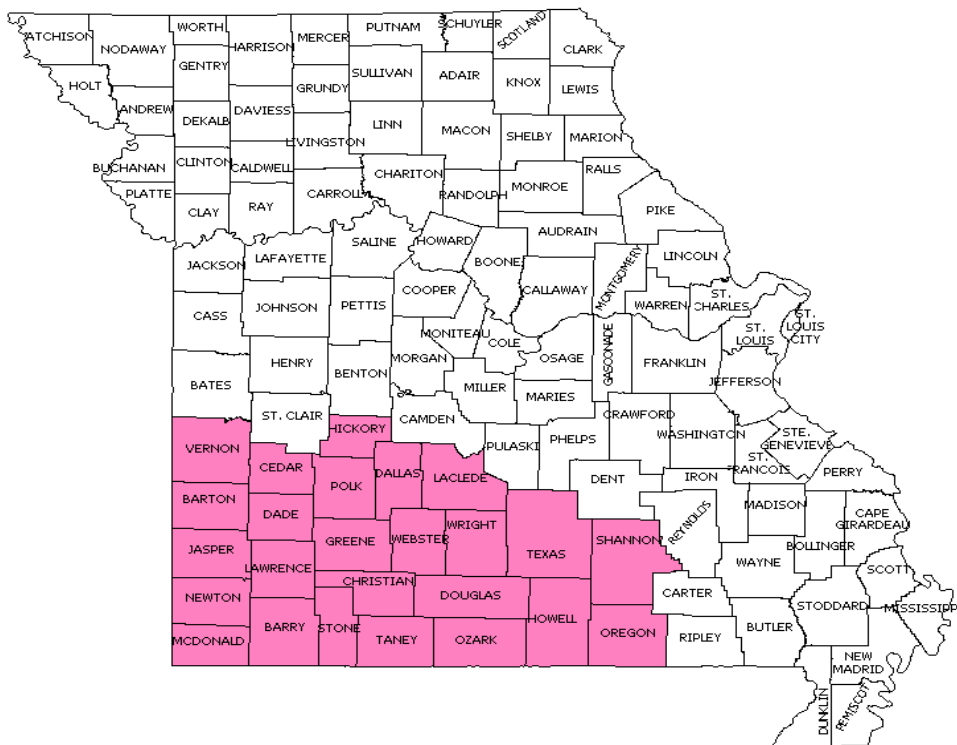
Barry, Barton, Cedar, Christian, Dade, Dallas, Douglas, Greene, Hickory, Howell, Jasper, Laclede, Lawrence, McDonald, Newton, Oregon, Ozark, Polk, Shannon, Stone, Taney, Texas, Vernon, Webster, Wright

Kansas Counties in Service Area:

Cherokee, Crawford, Johnson, Sedgwick

Illinois Counties in Service Area:

DuPage

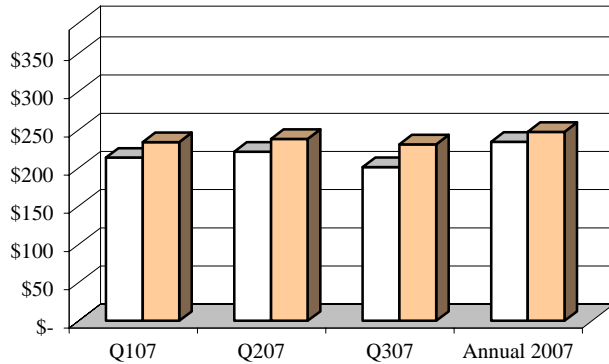


Cox Health Systems HMO, Inc.

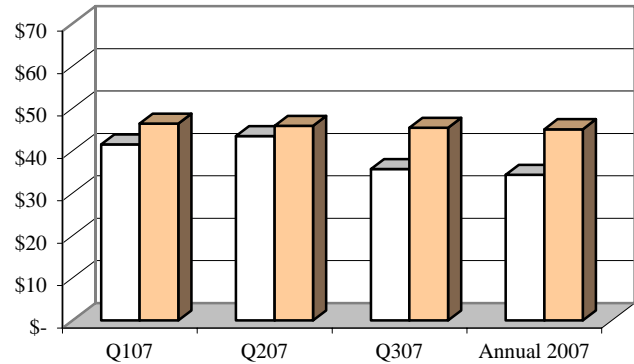
- Commercial Product

Missouri Costs Comparison²²

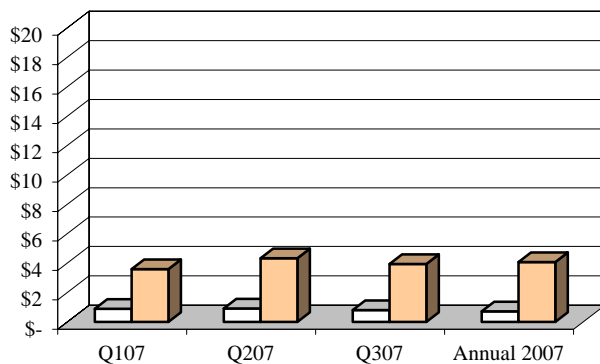
Total Per Member Per Month (PMPM) Costs



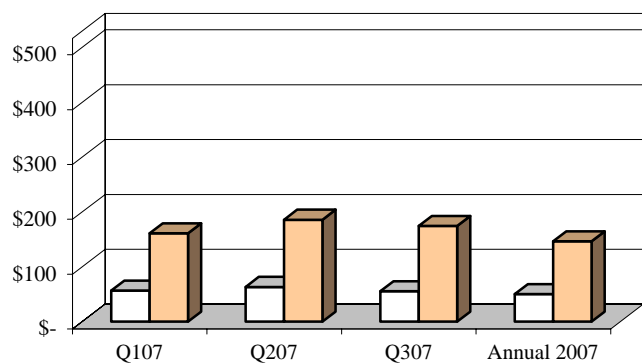
Prescription Drug PMPM Costs



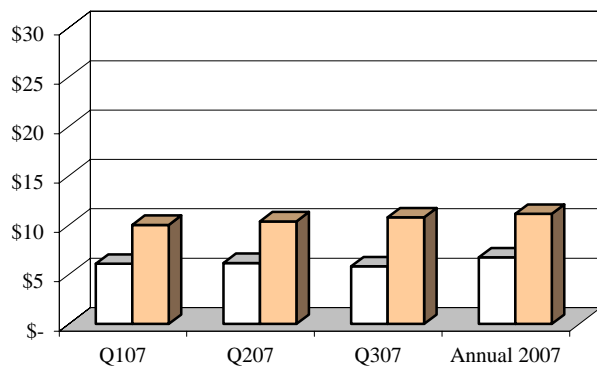
Mental Health PMPM Costs



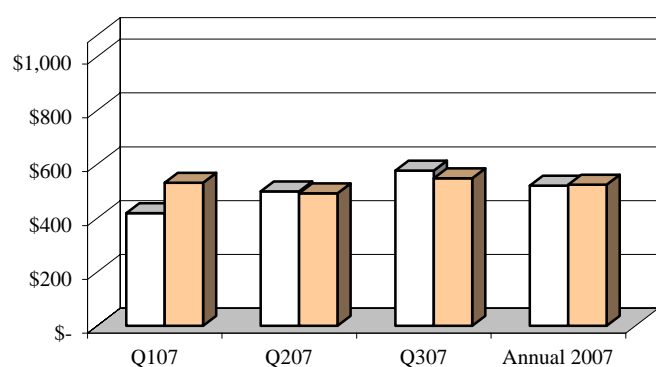
Average Cost per Encounter for Mental Health Services



Emergency Room PMPM Costs



Average Cost per Encounter for Emergency Room Services



Cox Health Systems HMO, Inc.



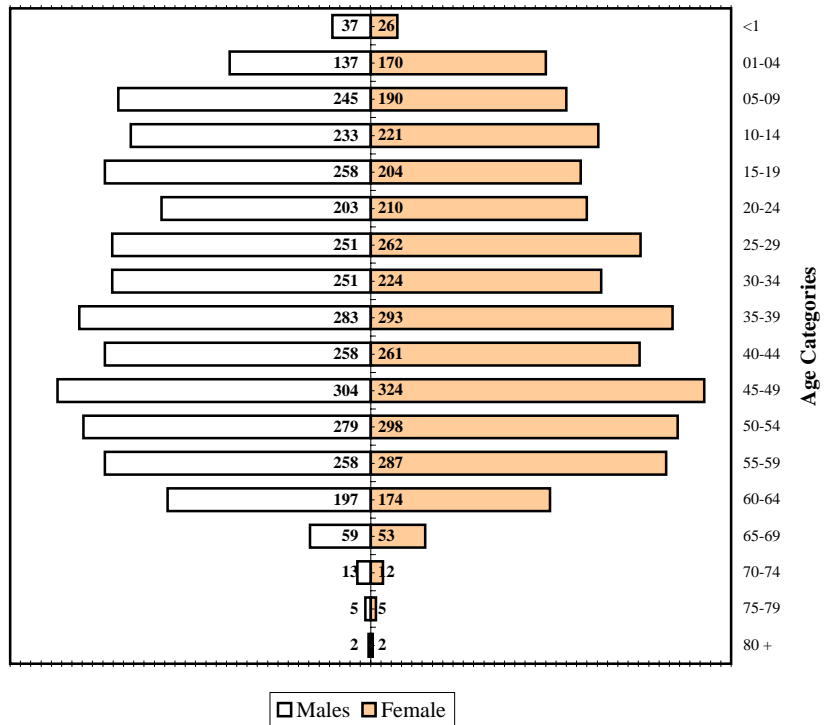
Commercial Average

Cox Health Systems HMO, Inc.

2007 Missouri Enrollment Demographics⁵

Average Membership in 2007:

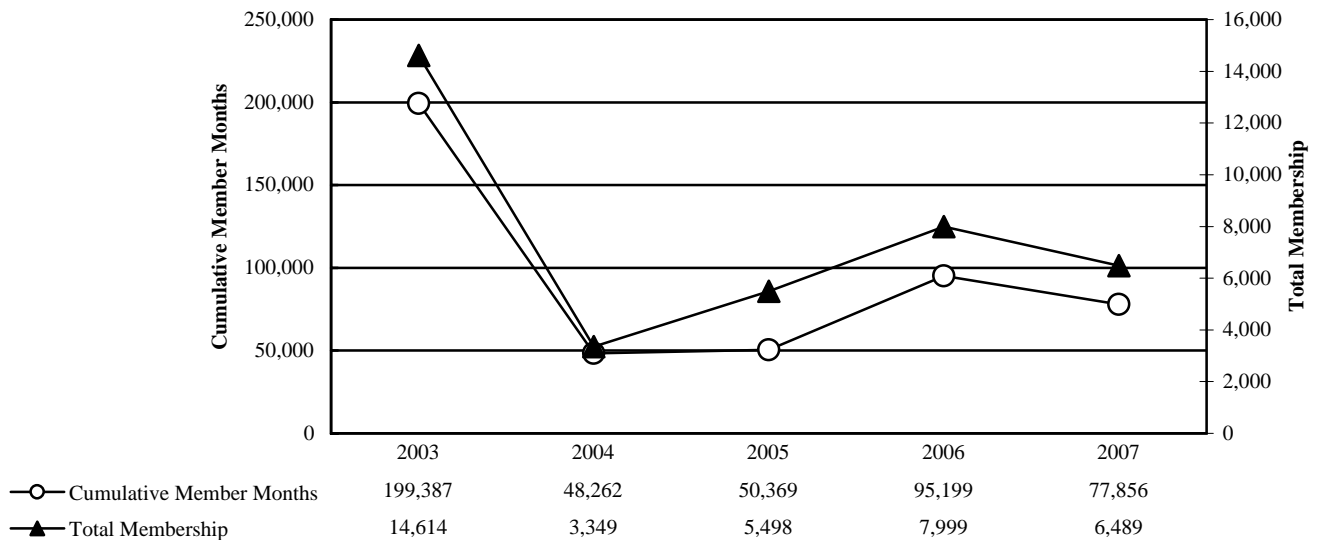
Age	Males		Female	
<1	37	1%	26	1%
01-04	137	4%	170	5%
05-09	245	7%	190	6%
10-14	233	7%	221	7%
15-19	258	8%	204	6%
20-24	203	6%	210	7%
25-29	251	8%	262	8%
30-34	251	8%	224	7%
35-39	283	9%	293	9%
40-44	258	8%	261	8%
45-49	304	9%	324	10%
50-54	279	9%	298	9%
55-59	258	8%	287	9%
60-64	197	6%	174	5%
65-69	59	2%	53	2%
70-74	13	0%	12	0%
75-79	5	0%	5	0%
80 +	2	0%	2	0%
Total	3,273	100%	3,216	100%



Average Age of Enrollees =	34.2
Missouri Commercial Plans	34.2
Missouri Medicare	n/a
Missouri Medicaid	n/a

Percentage of Female Enrollees =	49.6%
Missouri Commercial Plans	49.6%
Missouri Medicare	n/a
Missouri Medicaid	n/a

Missouri Membership Trends¹⁴



Essence, LLP

Holding Company:

Essence Group Holdings Corporation

Main Administrative Office Mailing Address:

12655 Olive Blvd, 4th Floor
St. Louis MO 63141
(314) 851-3680

Incorporated:

January 30, 2003

Admitted to Missouri:

May 30, 2003

Accreditation/Expiration Date:

N/A

State of Domicile:

Missouri

% of Missouri Business:

90.5%

Tax Status:

For Profit

2007 Missouri Enrollment:

Total Missouri member months for the year:

130,431

Missouri members at the end of the year:

11,592

2007 Plan Wide Enrollment:

Total Plan Wide member months for the year:

144,632

Plan Wide members at the end of the year:

12,854

2007 Year-End Officers:

President: Debra Kay Gribble

Secretary: Paul Aloysius Beuttenmuller

Chief Financial Officer: Paul Aloysius Beuttenmuller

Chief Medical Officer: Thomas David Doerr

Other Officers:

Martha Gartland Butler

Paul Aloysius Beuttenmuller

2007 Year-End Directors:

Missouri Counties in Service Area:

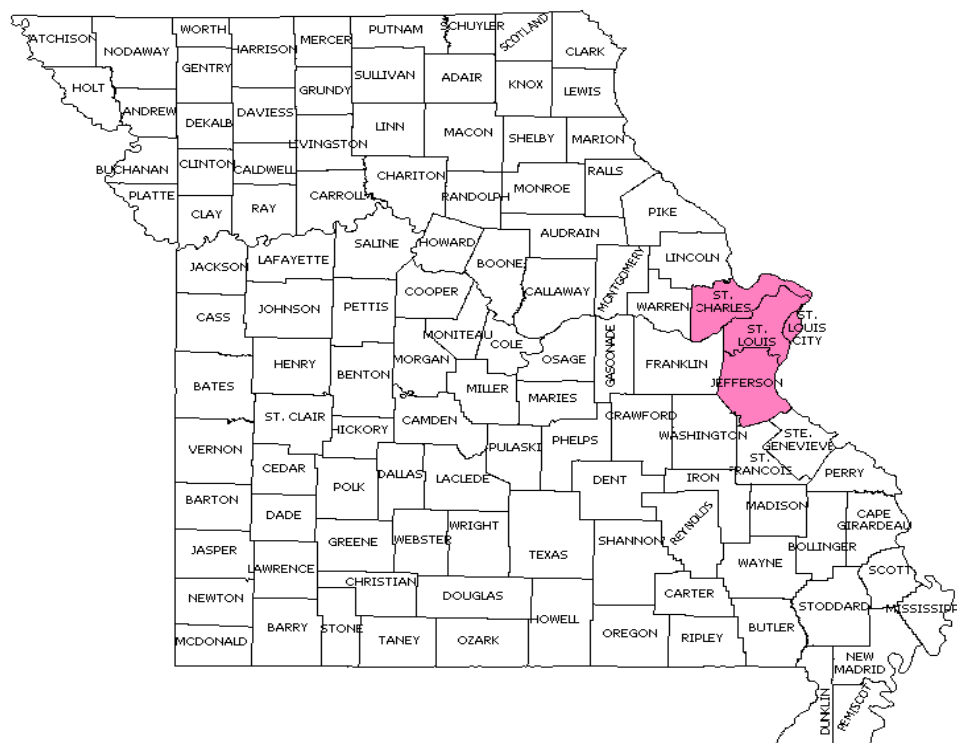
Jefferson, St. Charles, St. Louis City, St. Louis County

Kansas Counties in Service Area:

None

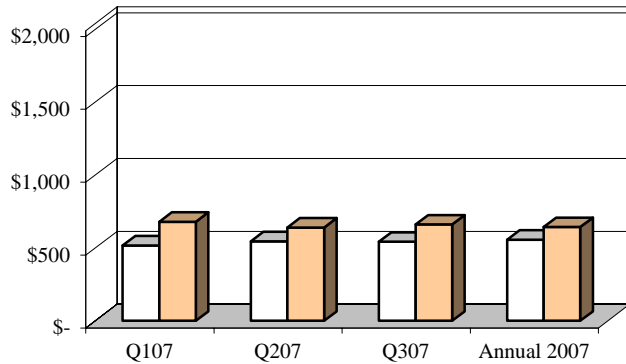
Illinois Counties in Service Area:

Monroe, St. Clair

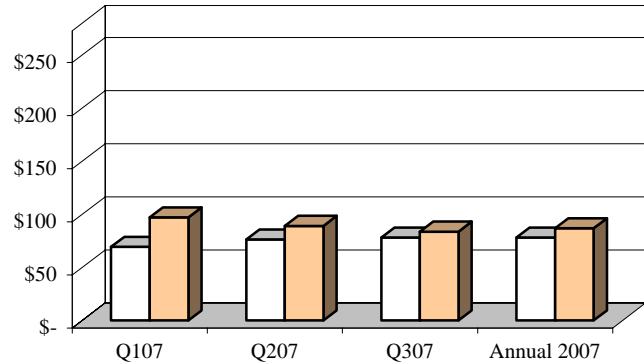


*Missouri Costs Comparison*²²

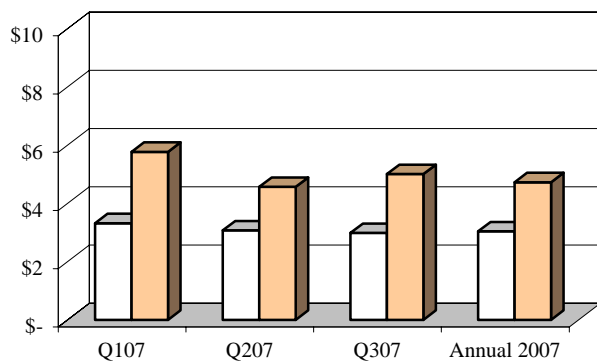
Total Per Member Per Month (PMPM) Costs



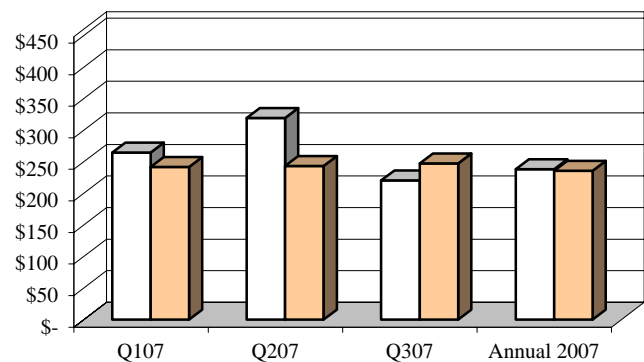
Prescription Drug PMPM Costs



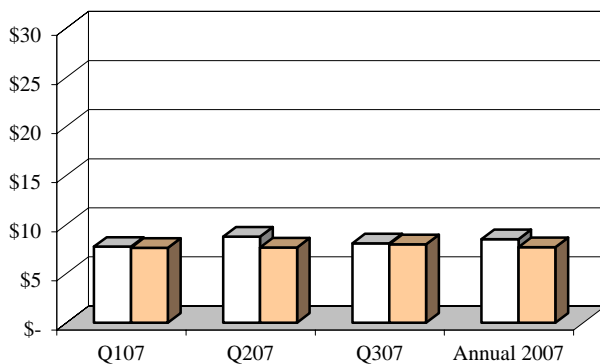
Mental Health PMPM Costs



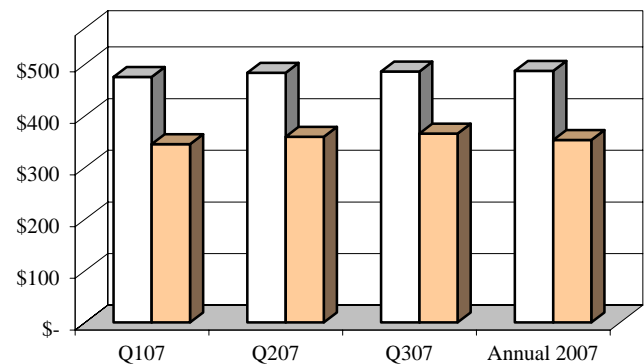
Average Cost per Encounter for Mental Health Services



Emergency Room PMPM Costs



Average Cost per Encounter for Emergency Room Services



□ Essence, LLP

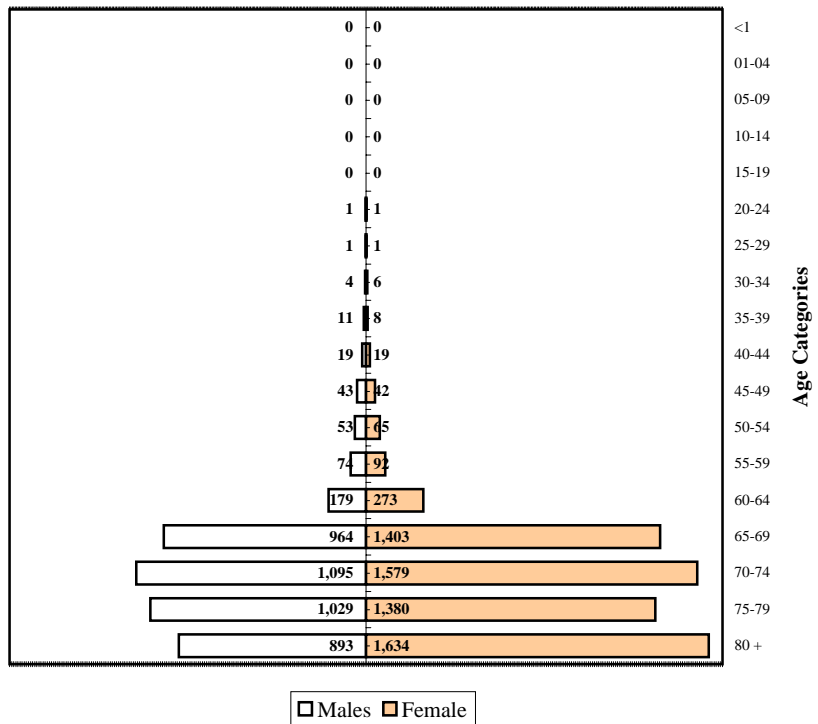
□ Medicare Average²

Essence, LLP

2007 Missouri Enrollment Demographics⁵

Average Membership in 2007:

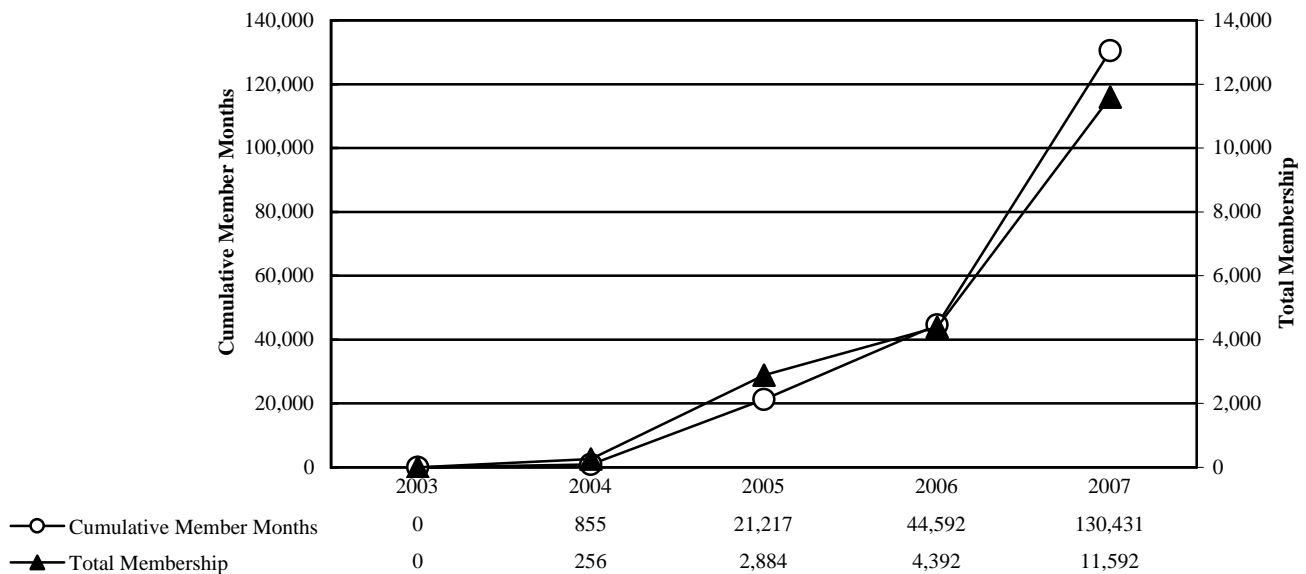
Age	Males		Female	
<1	0	0%	0	0%
01-04	0	0%	0	0%
05-09	0	0%	0	0%
10-14	0	0%	0	0%
15-19	0	0%	0	0%
20-24	1	0%	1	0%
25-29	1	0%	1	0%
30-34	4	0%	6	0%
35-39	11	0%	8	0%
40-44	19	0%	19	0%
45-49	43	1%	42	1%
50-54	53	1%	65	1%
55-59	74	2%	92	1%
60-64	179	4%	273	4%
65-69	964	22%	1,403	22%
70-74	1,095	25%	1,579	24%
75-79	1,029	24%	1,380	21%
80 +	893	20%	1,634	25%
Total	4,366	100%	6,503	100%



Average Age of Enrollees =	73.8
Missouri Commercial Plans	n/a
Missouri Medicare	73.8
Missouri Medicaid	n/a

Percentage of Female Enrollees =	59.8%
Missouri Commercial Plans	n/a
Missouri Medicare	59.8%
Missouri Medicaid	n/a

Missouri Membership Trends



FirstGuard Health Plan, Inc.²⁴

Holding Company:
Centene Corporation

Main Administrative Office Mailing Address:
7711 Carondelet Ave
St. Louis MO 63105
(314) 725-4477

Incorporated: October 3, 1994

Admitted to Missouri: August 25, 1995

Accreditation/Expiration Date: N/A

State of Domicile: Missouri

% of Missouri Business: N/A

Tax Status: For Profit

Missouri Counties in Service Area:
Cass, Clay, Henry, Jackson, Johnson, Lafayette, Platte, Ray, St. Clair

Kansas Counties in Service Area:
None

Illinois Counties in Service Area:
None

2007 Missouri Enrollment:

Total Missouri member months for the year:

0

Missouri members at the end of the year:

0

2007 Plan Wide Enrollment:

Total Plan Wide member months for the year:

0

Plan Wide members at the end of the year:

0

2007 Year-End Officers:

President:

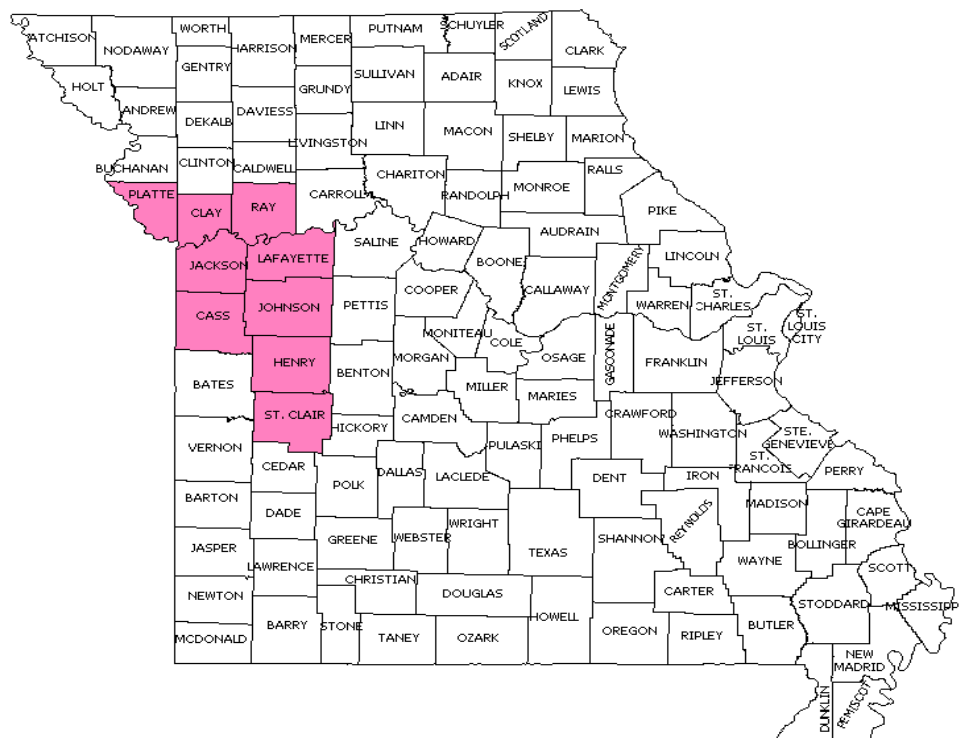
Secretary:

Chief Financial Officer:

Chief Medical Officer:

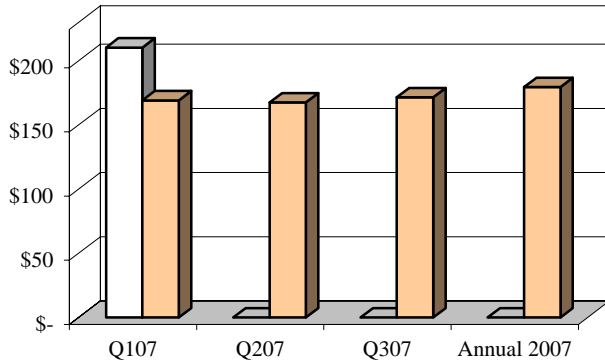
Other Officers:

2007 Year-End Directors:

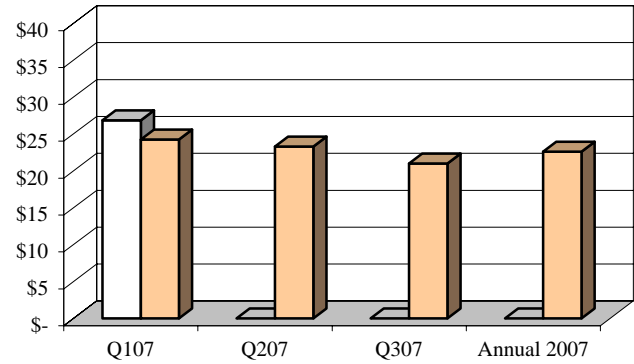


*Missouri Costs Comparison*²²

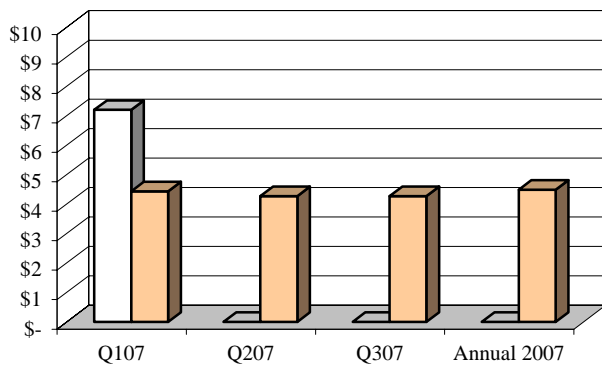
Total Per Member Per Month (PMPM) Costs



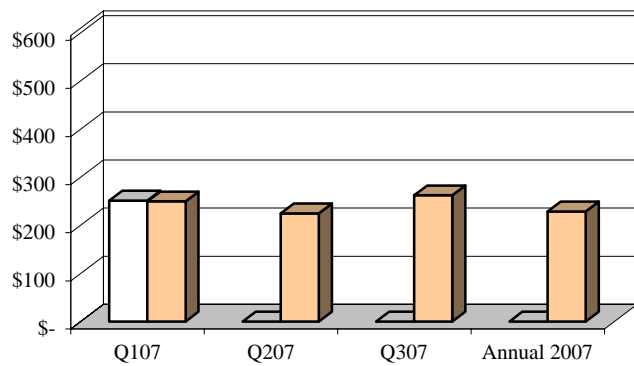
Prescription Drug PMPM Costs



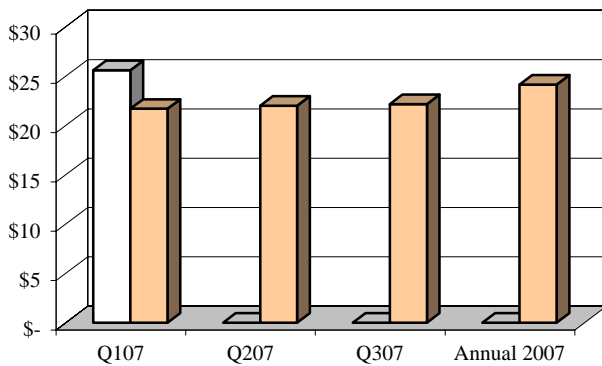
Mental Health PMPM Costs



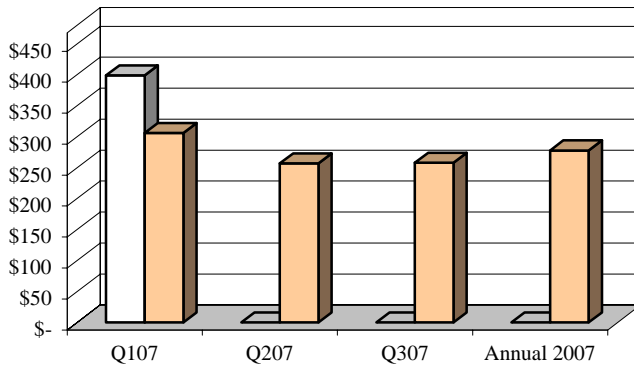
Average Cost per Encounter for Mental Health Services



Emergency Room PMPM Costs



Average Cost per Encounter for Emergency Room Services



 **FirstGuard Health Plan, Inc.**

 **Medicaid Average**

Good Health HMO, Inc. dba Blue-Care, Inc.

Holding Company:

Blue Cross and Blue Shield of Kansas City

Main Administrative Office Mailing Address:

2301 Main Street
Kansas City MO 64108-2428
(816) 395-2222

Incorporated:

October 21, 1988

Admitted to Missouri:

July 1, 1991

Accreditation/Expiration Date:

NCQA / November 23, 2008
URAC / March 1, 2008

State of Domicile:

Missouri

% of Missouri Business:

67.7%

Tax Status:

For Profit

2007 Missouri Enrollment:

Total Missouri member months for the year:
791,162

Missouri members at the end of the year:
62,801

2007 Plan Wide Enrollment:

Total Plan Wide member months for the year:
1,112,923

Plan Wide members at the end of the year:
93,487

2007 Year-End Officers:

President: John Willard Kennedy

Secretary: Charles Brent Bertram

Chief Financial Officer: Marilyn Tromans

Chief Medical Officer: Dr. Blake Williamson

Other Officers:

Marilyn Teague Tromans

2007 Year-End Directors:

Roger Lee Foreman

Marilyn Teague Tromans

David Russell Gentile

Missouri Counties in Service Area:

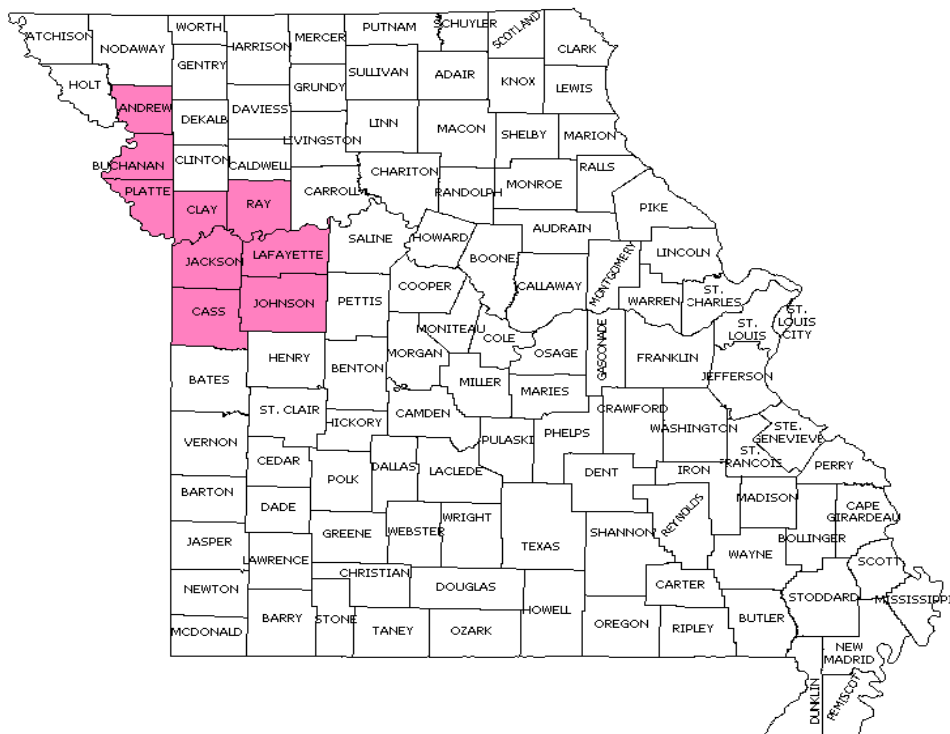
Andrew, Buchanan, Cass, Clay, Jackson, Johnson, Lafayette, Platte, Ray

Kansas Counties in Service Area:

Johnson, Wyandotte

Illinois Counties in Service Area:

None

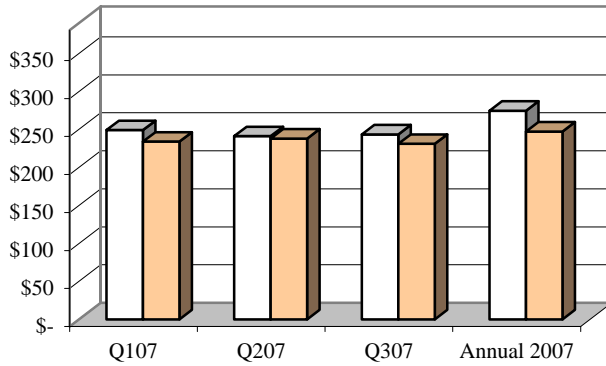


Good Health HMO, Inc. dba Blue-Care, Inc.

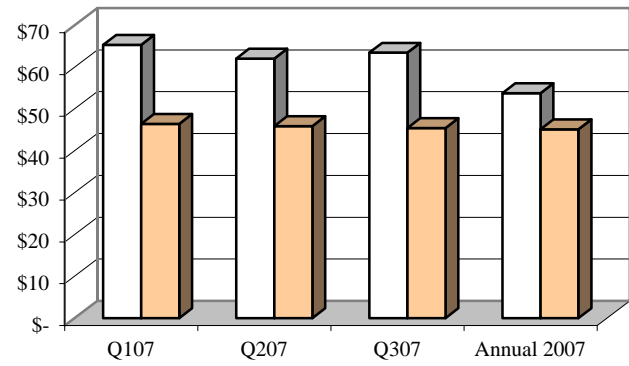
- Commercial Product

Missouri Costs Comparison²²

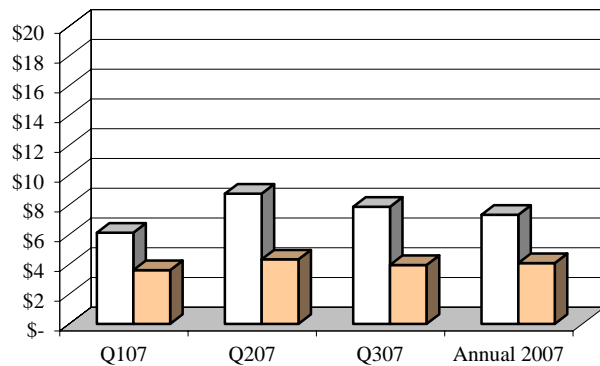
Total Per Member Per Month (PMPM) Costs



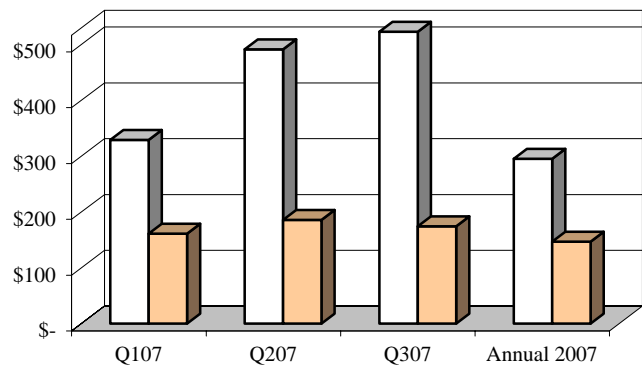
Prescription Drug PMPM Costs



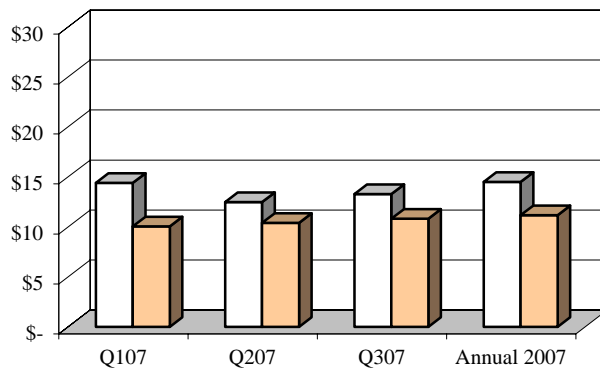
Mental Health PMPM Costs



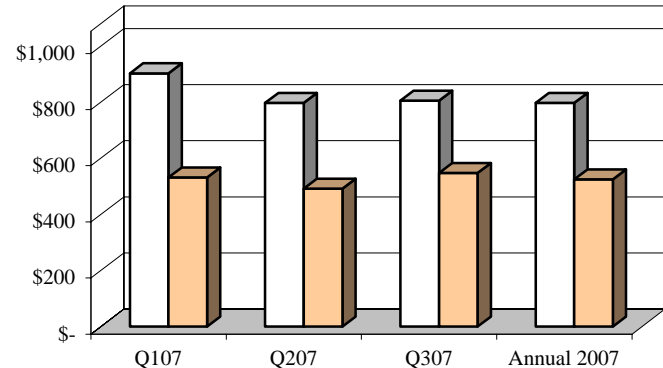
Average Cost per Encounter for Mental Health Services



Emergency Room PMPM Costs



Average Cost per Encounter for Emergency Room Services



Good Health HMO, Inc. dba Blue-Care, Inc.



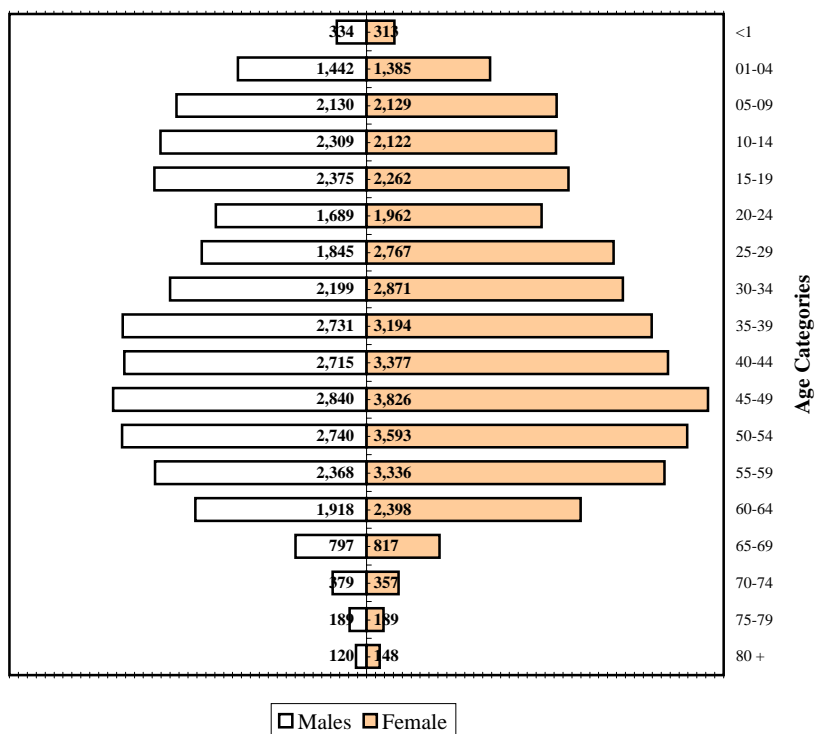
Commercial Average

Good Health HMO, Inc. dba Blue-Care, Inc.

2007 Missouri Enrollment Demographics⁵

Average Membership in 2007:

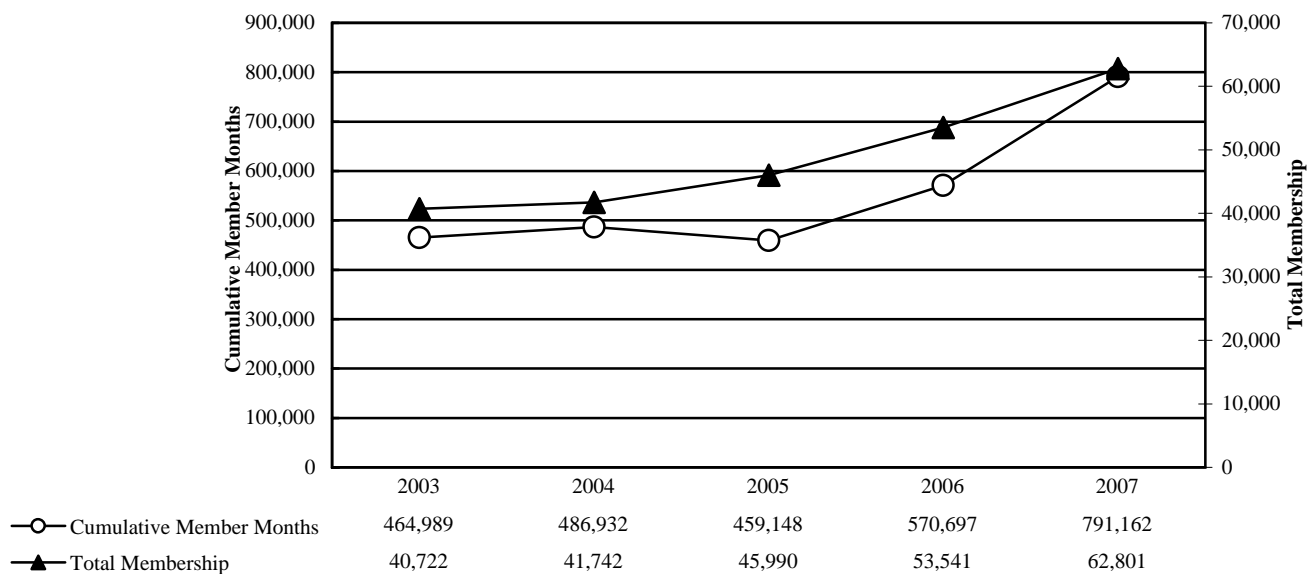
Age	Males		Female	
<1	334	1%	313	1%
01-04	1,442	5%	1,385	4%
05-09	2,130	7%	2,129	6%
10-14	2,309	7%	2,122	6%
15-19	2,375	8%	2,262	6%
20-24	1,689	5%	1,962	5%
25-29	1,845	6%	2,767	7%
30-34	2,199	7%	2,871	8%
35-39	2,731	9%	3,194	9%
40-44	2,715	9%	3,377	9%
45-49	2,840	9%	3,826	10%
50-54	2,740	9%	3,593	10%
55-59	2,368	8%	3,336	9%
60-64	1,918	6%	2,398	6%
65-69	797	3%	817	2%
70-74	379	1%	357	1%
75-79	189	1%	189	1%
80 +	120	0%	148	0%
Total	31,120	100%	37,046	100%



Average Age of Enrollees =	36.1
Missouri Commercial Plans	36.1
Missouri Medicare	n/a
Missouri Medicaid	n/a

Percentage of Female Enrollees =	54.3%
Missouri Commercial Plans	54.3%
Missouri Medicare	n/a
Missouri Medicaid	n/a

Missouri Membership Trends



Group Health Plan, Inc.

Holding Company:

Coventry Health Care, Inc.

Main Administrative Office Mailing Address:

550 Maryville Centre Drive, Suite 300
St. Louis MO 63141-5818
(314) 506-1700

Incorporated:

May 22, 1985

Admitted to Missouri:

July 1, 1991

Accreditation/Expiration Date:

URAC / July 1, 2007

State of Domicile:

Missouri

% of Missouri Business:

75.4%

Tax Status:

For Profit

Missouri Counties in Service Area:

Boone, Callaway, Cole, Crawford, Franklin, Gasconade, Jefferson, Lincoln, Montgomery, St. Charles, St. Francois, St. Louis City, St. Louis County, Ste. Genevieve, Warren, Washington

Kansas Counties in Service Area:

None

Illinois Counties in Service Area:

Bond, Calhoun, Cass, Christian, Clinton, Coles, Franklin, Greene, Jackson, Jefferson, Jersey, Johnson, Macon, Macoupin, Madison, Marion, Menard, Monroe, Montgomery, Morgan, Moultrie, Perry, Pike, Randolph, Saline, Sangamon, Shelby, St. Clair, Union, Washington, Williamson

2007 Missouri Enrollment:

Total Missouri member months for the year:
919,668

Missouri members at the end of the year:
76,064

2007 Plan Wide Enrollment:

Total Plan Wide member months for the year:
1,231,889

Plan Wide members at the end of the year:
100,221

2007 Year-End Officers:

President: Roman T. Kulich

Secretary: Shirley Ann Roquemore Smith

Chief Financial Officer: William mark Scheerer

Chief Medical Officer: Scott Spradlin, M.D.

Other Officers:

Francis Samuel Soistman Jr.

William Mark Scheerer

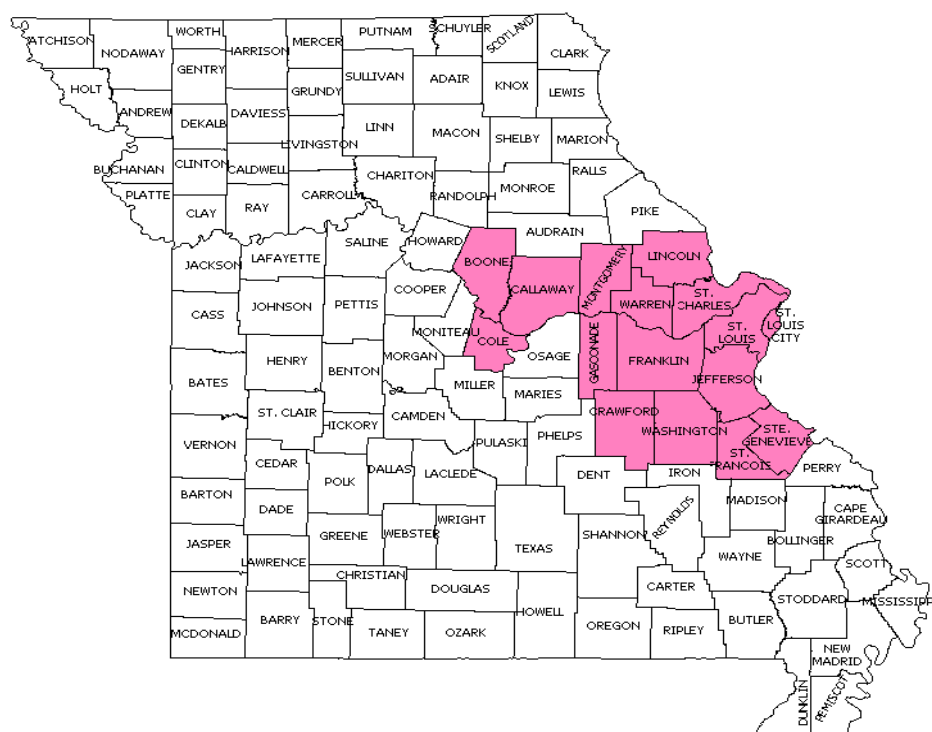
Shawn Michael Guertin

2007 Year-End Directors:

Thomas C. Zielinski

Shawn Michael Guertin

Thomas Paul McDonough

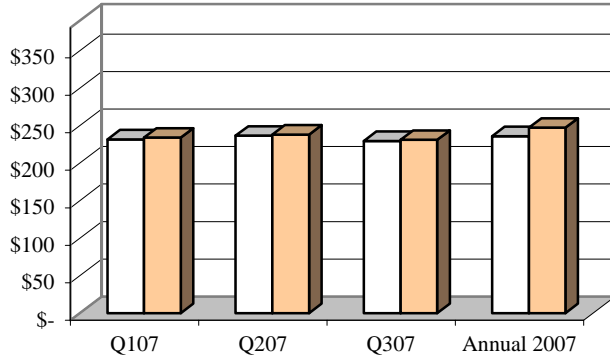


Group Health Plan, Inc.

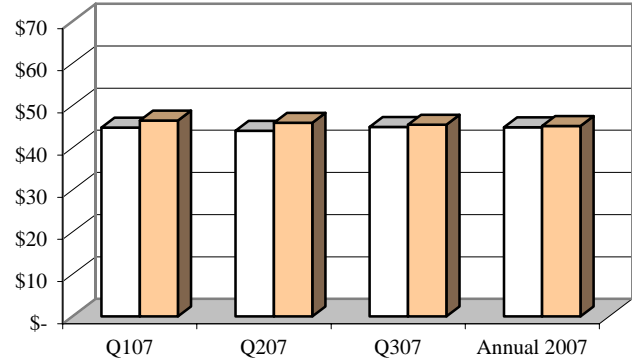
- Commercial Product

Missouri Costs Comparison²²

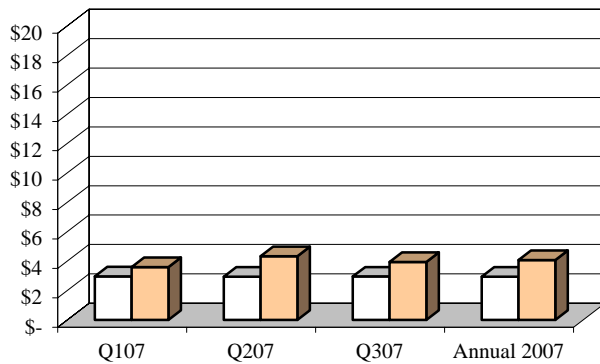
Total Per Member Per Month (PMPM) Costs



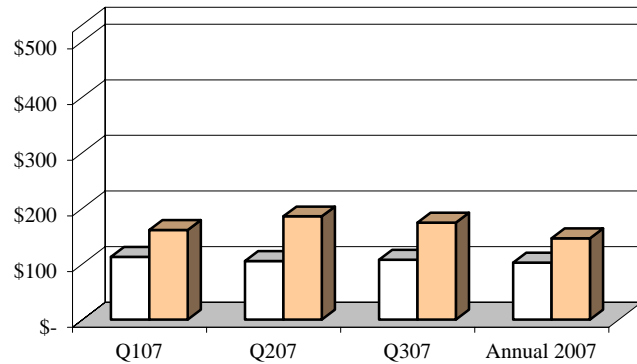
Prescription Drug PMPM Costs



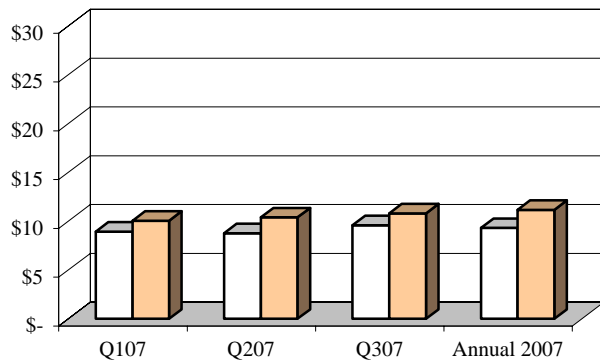
Mental Health PMPM Costs



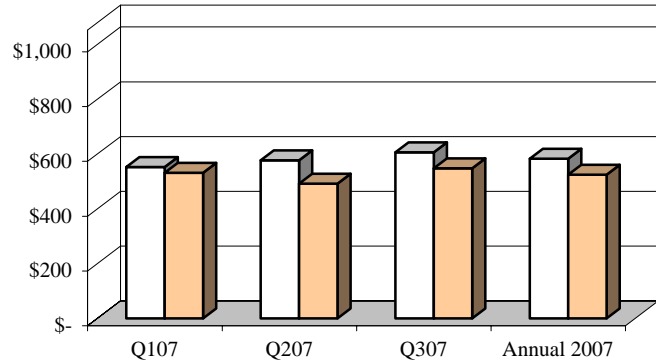
Average Cost per Encounter for Mental Health Services



Emergency Room PMPM Costs



Average Cost per Encounter for Emergency Room Services



Group Health Plan, Inc.



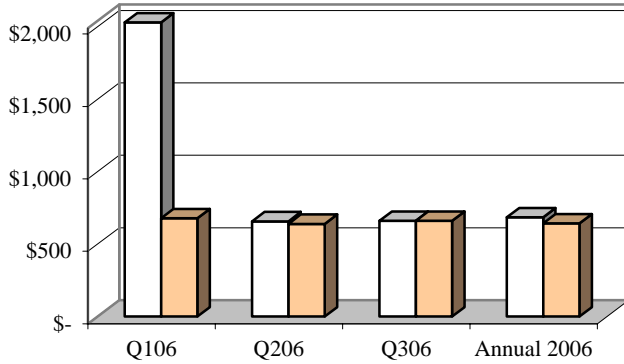
Commercial Average

Group Health Plan, Inc.

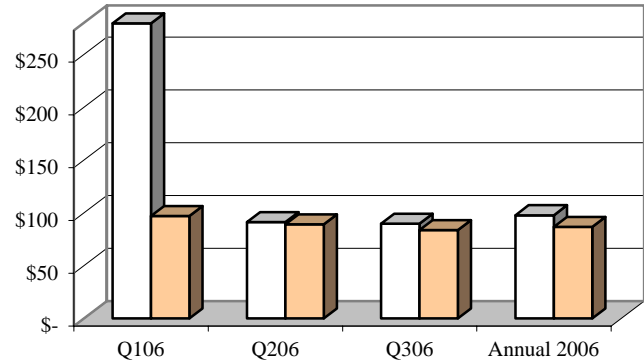
- Medicare Product

Missouri Costs Comparison²²

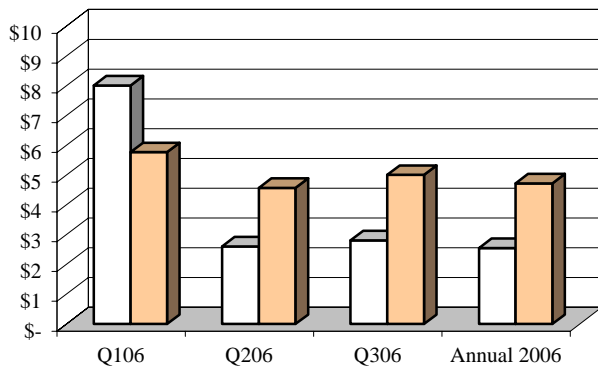
Total Per Member Per Month (PMPM) Costs



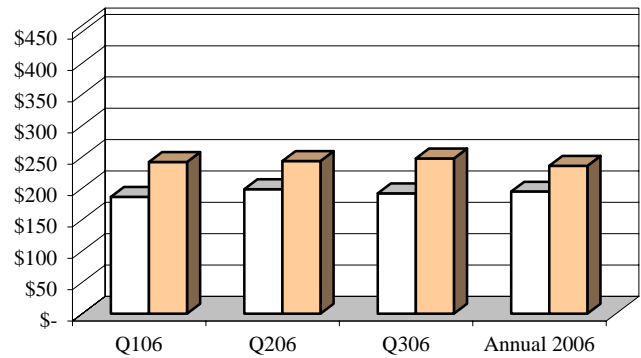
Prescription Drug PMPM Costs



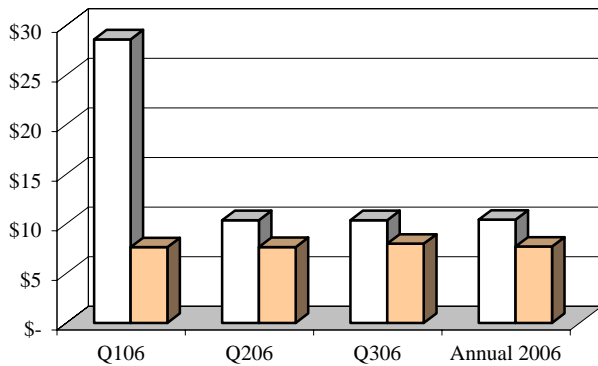
Mental Health PMPM Costs



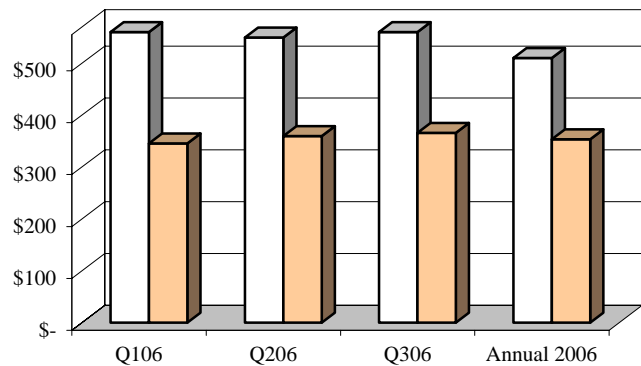
Average Cost per Encounter for Mental Health Services



Emergency Room PMPM Costs



Average Cost per Encounter for Emergency Room Services



Group Health Plan, Inc.



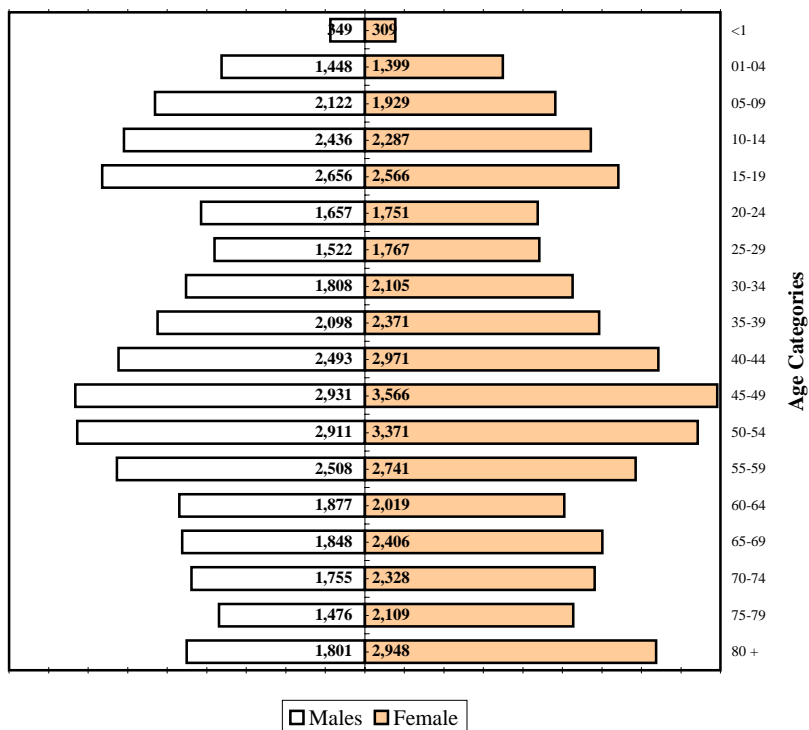
Medicare Average²

Group Health Plan, Inc.

2007 Missouri Enrollment Demographics⁵

Average Membership in 2007:

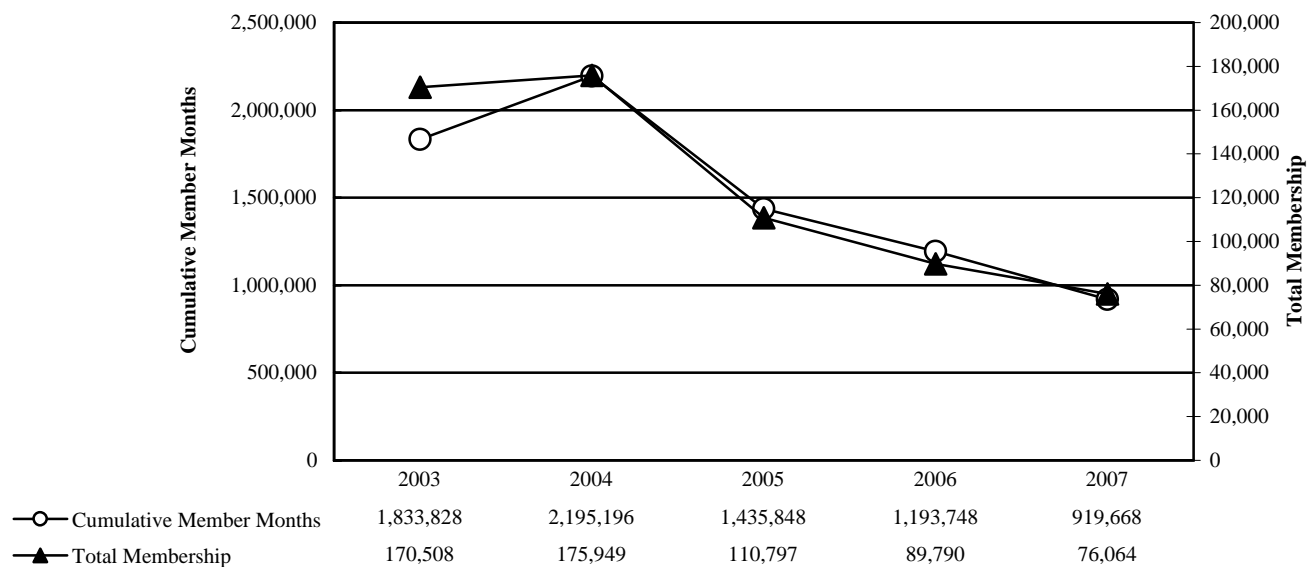
Age	Males		Female	
<1	349	1%	309	1%
01-04	1,448	4%	1,399	3%
05-09	2,122	6%	1,929	5%
10-14	2,436	7%	2,287	6%
15-19	2,656	7%	2,566	6%
20-24	1,657	5%	1,751	4%
25-29	1,522	4%	1,767	4%
30-34	1,808	5%	2,105	5%
35-39	2,098	6%	2,371	6%
40-44	2,493	7%	2,971	7%
45-49	2,931	8%	3,566	9%
50-54	2,911	8%	3,371	8%
55-59	2,508	7%	2,741	7%
60-64	1,877	5%	2,019	5%
65-69	1,848	5%	2,406	6%
70-74	1,755	5%	2,328	6%
75-79	1,476	4%	2,109	5%
80 +	1,801	5%	2,948	7%
Total	35,696	100%	40,943	100%



Average Age of Enrollees =	43.0
Missouri Commercial Plans	35.0
Missouri Medicare	74.5
Missouri Medicaid	n/a

Percentage of Female Enrollees =	53.4%
Missouri Commercial Plans	52.0%
Missouri Medicare	59.2%
Missouri Medicaid	n/a

Missouri Membership Trends



Harmony Health Plan of Illinois, Inc. dba Harmony Health Plan of Missouri

Holding Company:

WellCare Health Plans, Inc.

Main Administrative Office Mailing Address:

8735 Henderson Road Ren 2
Tampa FL 33634
(813) 243-2974

Incorporated:

August 18, 1995

Admitted to Missouri:

March 22, 2006

Accreditation/Expiration Date:

N/A

State of Domicile:

Illinois

% of Missouri Business:

8.0%

Tax Status:

For Profit

2007 Missouri Enrollment:

Total Missouri member months for the year:
78,093

Missouri members at the end of the year:
9,844

2007 Plan Wide Enrollment:

Total Plan Wide member months for the year:
1,503,965

Plan Wide members at the end of the year:
146,606

2007 Year-End Officers:

President: Keith Kudla

Secretary:

Chief Financial Officer: Bill White

Chief Medical Officer: Dr. Tammaji Kulkarni

Other Officers:

Walter W. Cooper

Alec Cunningham

Anil Kotoor

2007 Year-End Directors:

Tina Gallagher

Missouri Counties in Service Area:

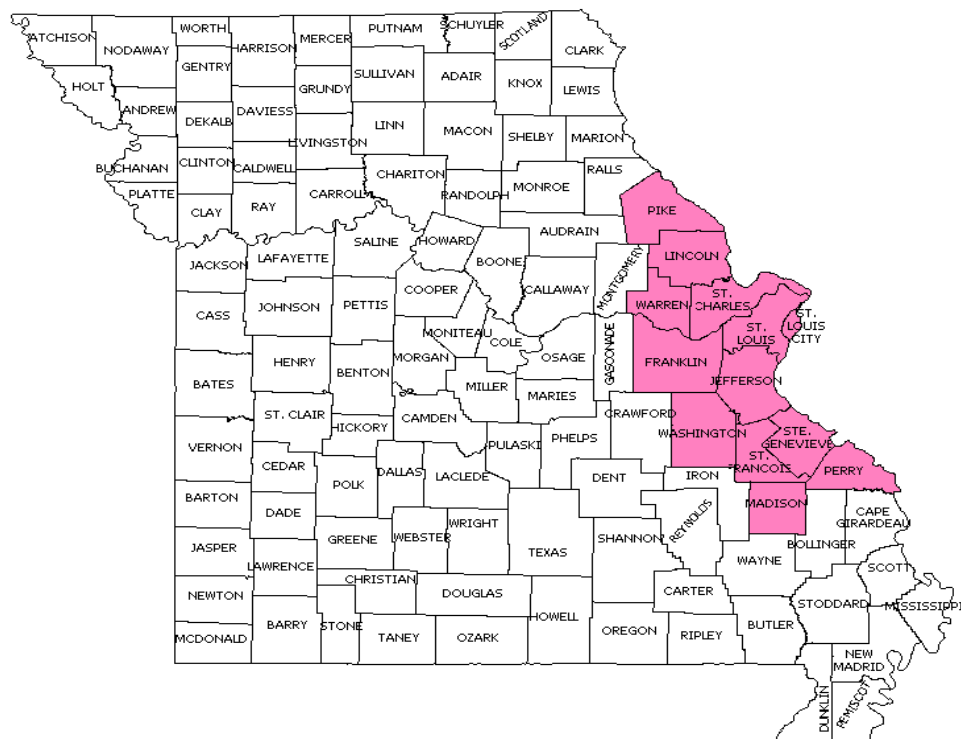
Franklin, Jefferson, Lincoln, Madison, Perry, Pike, St. Charles, St. Francois, St. Louis City, St. Louis County, Ste. Genevieve, Warren, Washington

Kansas Counties in Service Area:

None

Illinois Counties in Service Area:

None

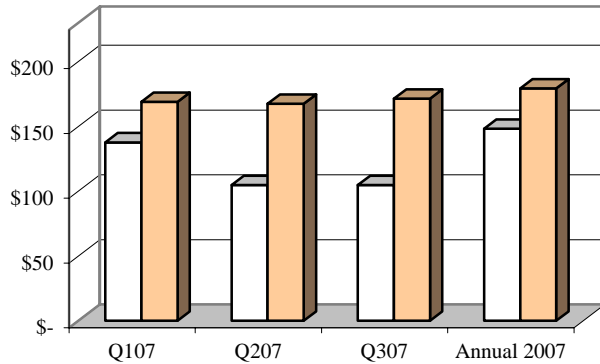


Harmony Health Plan of Illinois, Inc. dba Harmony Health Plan of Missouri

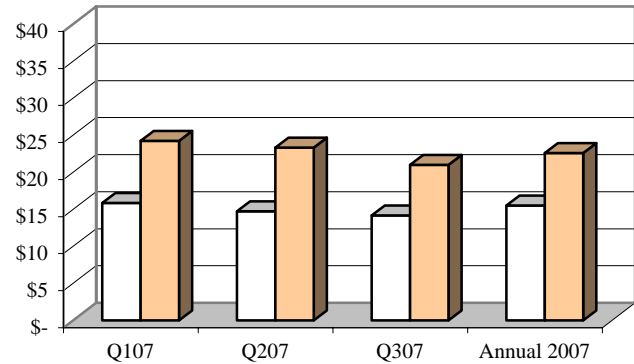
- Medicaid Product

Missouri Costs Comparison²²

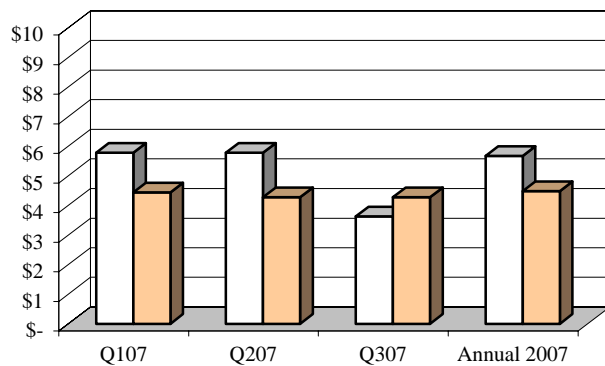
Total Per Member Per Month (PMPM) Costs



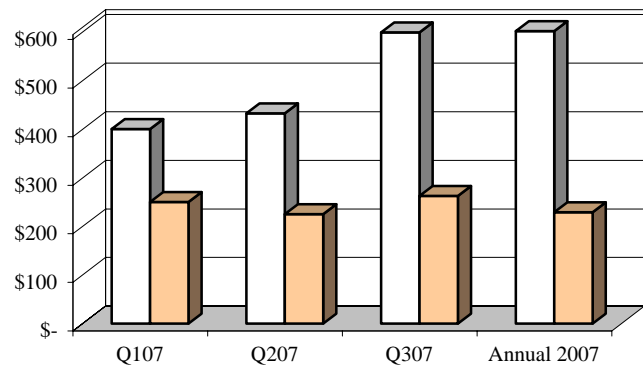
Prescription Drug PMPM Costs



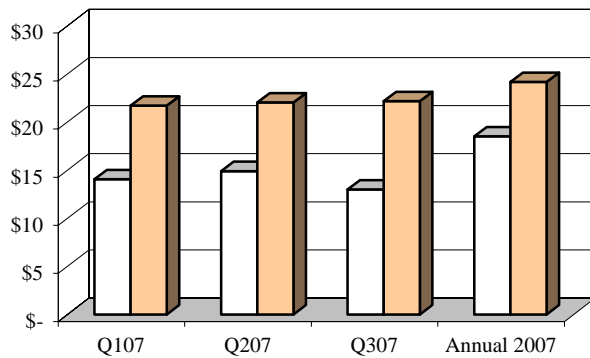
Mental Health PMPM Costs



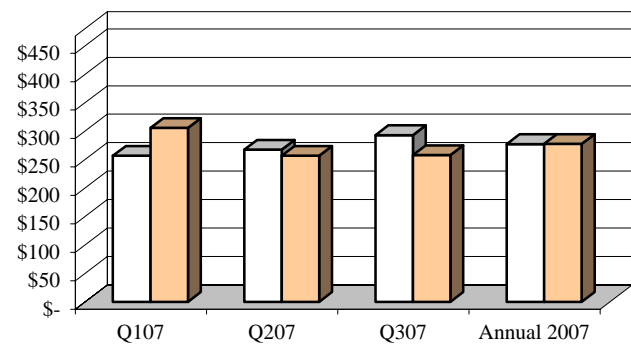
Average Cost per Encounter for Mental Health Services



Emergency Room PMPM Costs



Average Cost per Encounter for Emergency Room Services



□ Harmony Health Plan of Illinois, Inc. dba Harmony Health Plan of Missouri

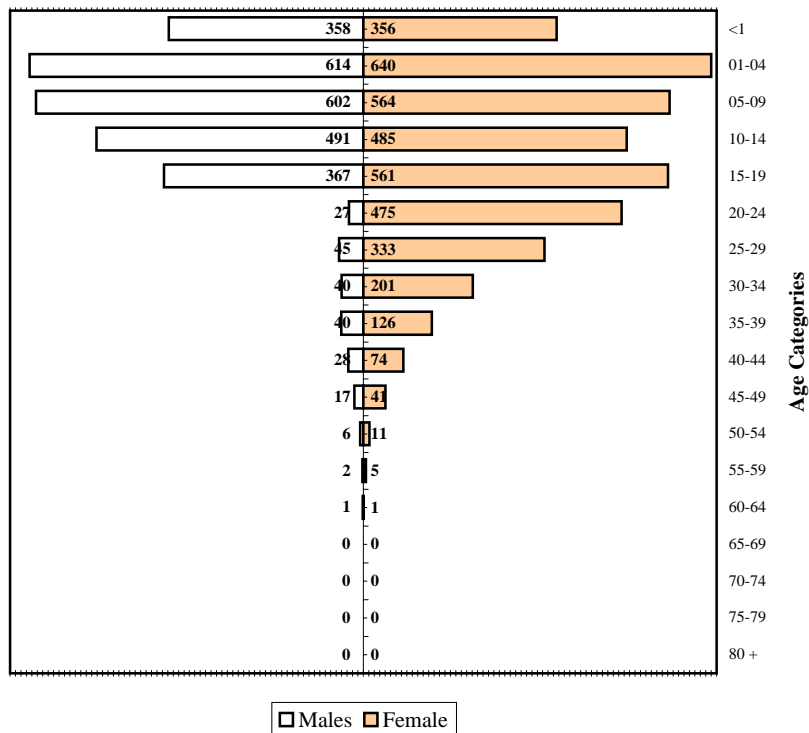
■ Medicaid Average

Harmony Health Plan of Illinois, Inc. dba Harmony Health Plan of Missouri

2007 Missouri Enrollment Demographics⁵

Average Membership in 2007:

Age	Males		Female	
<1	358	14%	356	9%
01-04	614	23%	640	17%
05-09	602	23%	564	15%
10-14	491	19%	485	13%
15-19	367	14%	561	14%
20-24	27	1%	475	12%
25-29	45	2%	333	9%
30-34	40	2%	201	5%
35-39	40	2%	126	3%
40-44	28	1%	74	2%
45-49	17	1%	41	1%
50-54	6	0%	11	0%
55-59	2	0%	5	0%
60-64	1	0%	1	0%
65-69	0	0%	0	0%
70-74	0	0%	0	0%
75-79	0	0%	0	0%
80 +	0	0%	0	0%
Total	2,636	100%	3,872	100%



Average Age of Enrollees =

12.6

Missouri Commercial Plans

n/a

Missouri Medicare

n/a

Missouri Medicaid

12.6

Percentage of Female Enrollees =

59.5%

Missouri Commercial Plans

n/a

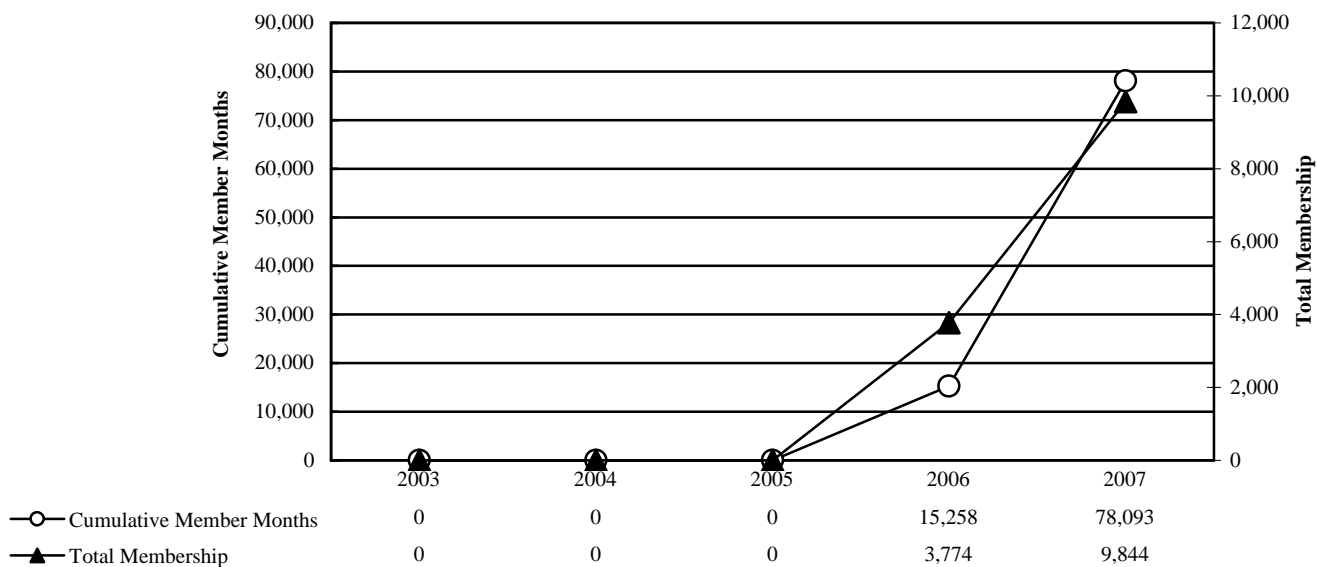
Missouri Medicare

n/a

Missouri Medicaid

59.5%

Missouri Membership Trends



Healthcare USA of Missouri, LLC

Holding Company:

Coventry Health Care, Inc.

Main Administrative Office Mailing Address:

10 S. Broadway, Suite 1200
St. Louis MO 63102-1713
(314) 241-5300

Incorporated:

January 31, 1995

Admitted to Missouri:

June 13, 1995

Accreditation/Expiration Date:

N/A

State of Domicile:

Missouri

% of Missouri Business:

100.0%

Tax Status:

For Profit

2007 Missouri Enrollment:

Total Missouri member months for the year:
2,079,940

Missouri members at the end of the year:
170,180

2007 Plan Wide Enrollment:

Total Plan Wide member months for the year:
2,079,950

Plan Wide members at the end of the year:
170,180

2007 Year-End Officers:

President: Claudia Bjerre

Secretary: Shirley Ann Roquemore Smith

Chief Financial Officer: Jennifer K. Handshy

Chief Medical Officer: Dr. Daniel Murphy

Other Officers:

John Joseph Stelben

Francis Samuel Soistman Jr.

John Joseph Ruhlmann

2007 Year-End Directors:

Claudia Bjerre

Francis Samuel Soistman Jr.

Beverly A. Allen

Missouri Counties in Service Area:

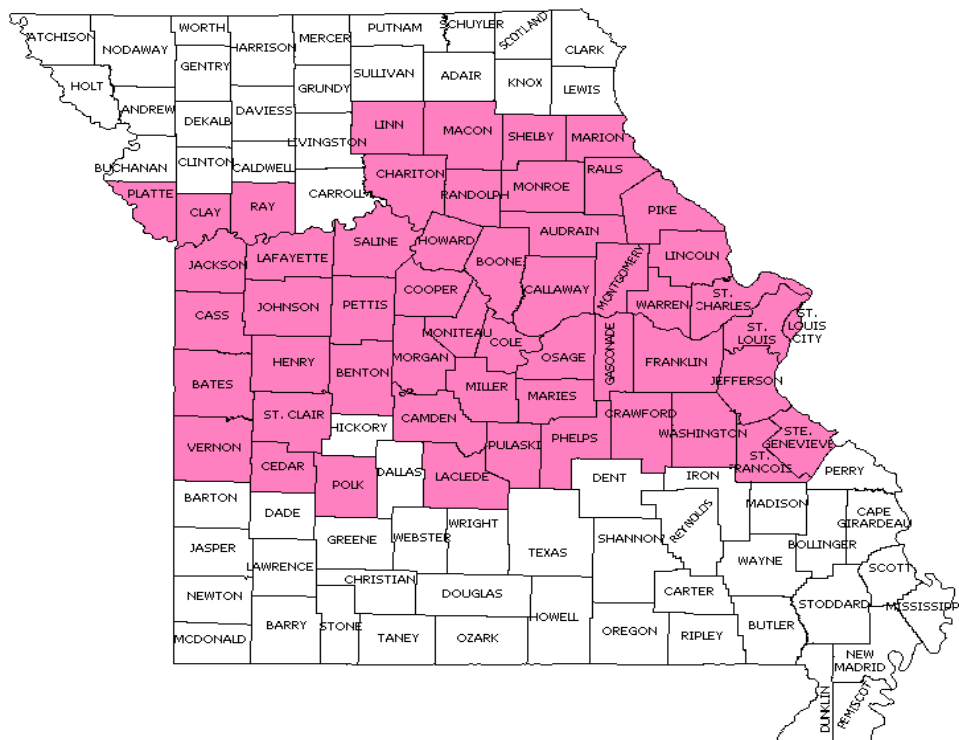
Audrain, Bates, Benton, Boone, Callaway, Camden, Cass, Cedar, Chariton, Clay, Cole, Cooper, Crawford, Franklin, Gasconade, Henry, Howard, Jackson, Jefferson, Johnson, Laclede, Lafayette, Lincoln, Linn, Macon, Maries, Marion, Miller, Moniteau, Monroe, Montgomery, Morgan, Osage, Pettis, Phelps, Pike, Platte, Polk, Pulaski, Ralls, Randolph, Ray, Saline, Shelby, St. Charles, St. Clair, St. Francois, St. Louis City, St. Louis County, Ste. Genevieve, Vernon, Warren, Washington

Kansas Counties in Service Area:

None

Illinois Counties in Service Area:

None

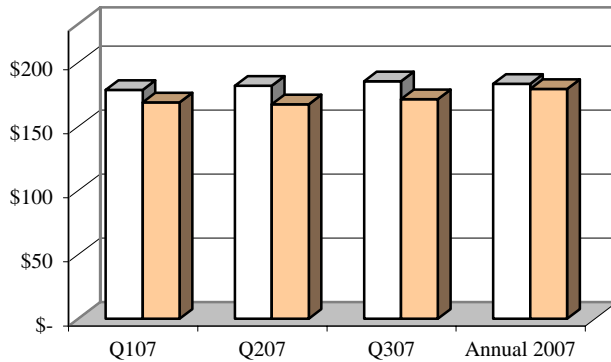


Healthcare USA of Missouri, LLC

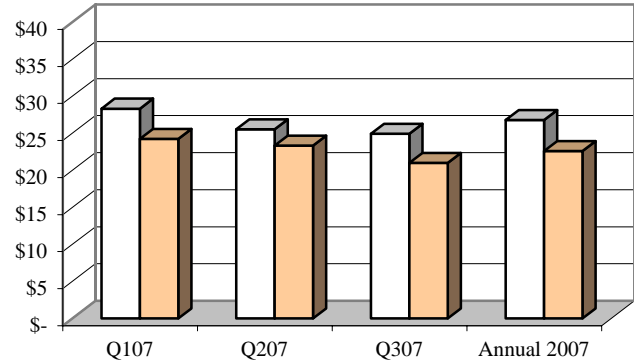
- Medicaid Product

Missouri Costs Comparison²²

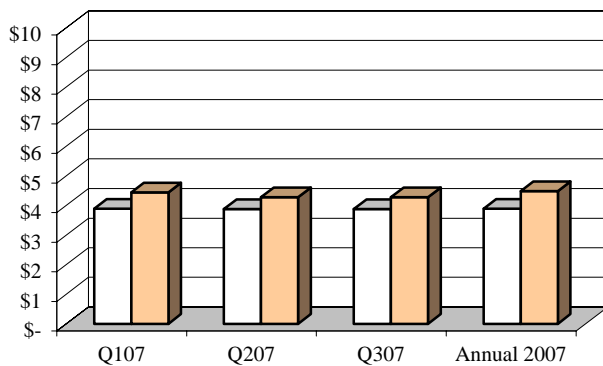
Total Per Member Per Month (PMPM) Costs



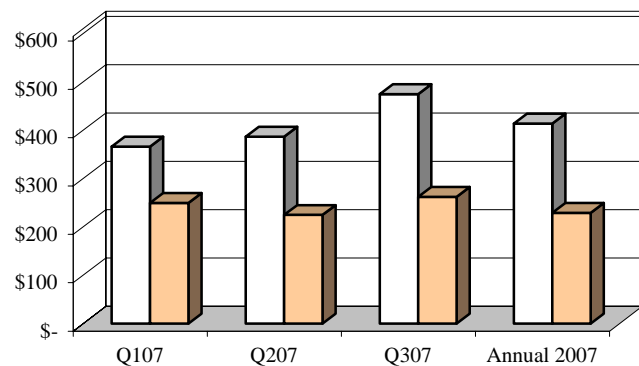
Prescription Drug PMPM Costs



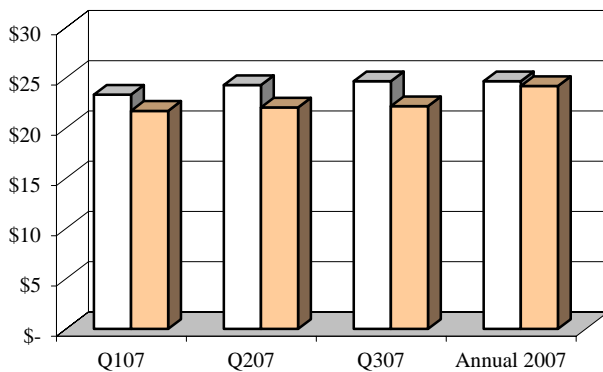
Mental Health PMPM Costs



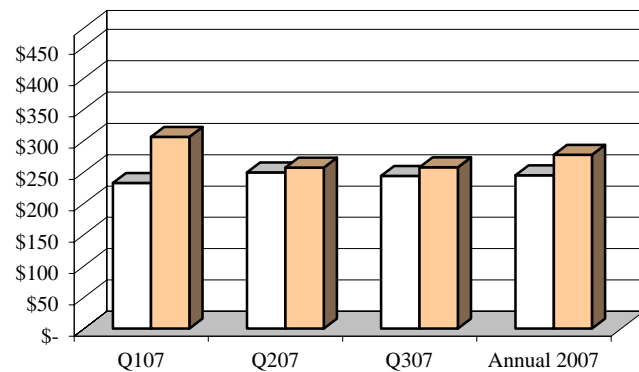
Average Cost per Encounter for Mental Health Services



Emergency Room PMPM Costs



Average Cost per Encounter for Emergency Room Services



Healthcare USA of Missouri, LLC

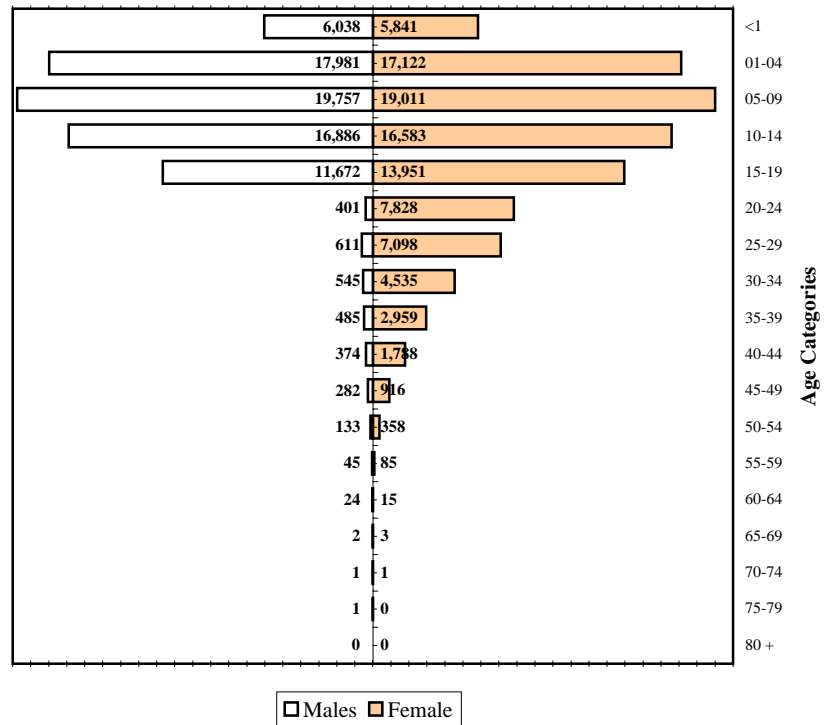
Medicaid Average

Healthcare USA of Missouri, LLC

2007 Missouri Enrollment Demographics⁵

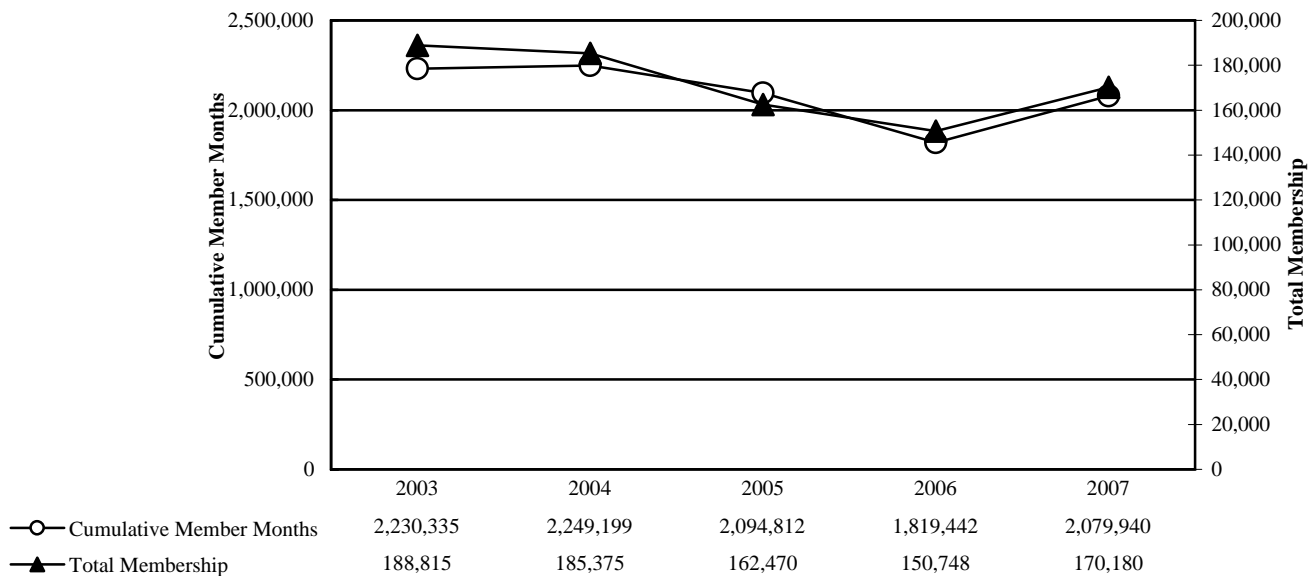
Average Membership in 2007:

Age	Males		Female	
<1	6,038	8%	5,841	6%
01-04	17,981	24%	17,122	17%
05-09	19,757	26%	19,011	19%
10-14	16,886	22%	16,583	17%
15-19	11,672	16%	13,951	14%
20-24	401	1%	7,828	8%
25-29	611	1%	7,098	7%
30-34	545	1%	4,535	5%
35-39	485	1%	2,959	3%
40-44	374	0%	1,788	2%
45-49	282	0%	916	1%
50-54	133	0%	358	0%
55-59	45	0%	85	0%
60-64	24	0%	15	0%
65-69	2	0%	3	0%
70-74	1	0%	1	0%
75-79	1	0%	0	0%
80 +	0	0%	0	0%
Total	75,238	100%	98,094	100%



Average Age of Enrollees =	11.8	Percentage of Female Enrollees =	56.6%
Missouri Commercial Plans	n/a	Missouri Commercial Plans	n/a
Missouri Medicare	n/a	Missouri Medicare	n/a
Missouri Medicaid	11.8	Missouri Medicaid	56.6%

Missouri Membership Trends



HealthLink HMO, Inc. dba HealthLink HMO

Holding Company:

Wellpoint, Inc.

Main Administrative Office Mailing Address:

1831 Chestnut Street
St. Louis MO 63103-2275
(314) 923-4444

Incorporated:

July 29, 1992

Admitted to Missouri:

January 14, 1993

Accreditation/Expiration Date:

N/A¹⁹

State of Domicile:

Missouri

% of Missouri Business:

100.0%

Tax Status:

For Profit

2007 Missouri Enrollment:

Total Missouri member months for the year:

1,164

Missouri members at the end of the year:

95

2007 Plan Wide Enrollment:

Total Plan Wide member months for the year:

1,164

Plan Wide members at the end of the year:

95

2007 Year-End Officers:

President: Dennis W. Casey

Secretary: Nancy L. Purcell

Chief Financial Officer: Wayne DeVeydt

Chief Medical Officer: Robert Sorrenti, M.D.

Other Officers:

R. David Kretschmer

David M. Henley

Bruce Gosser

2007 Year-End Directors:

Dennis W. Casey

Wayne DeVeydt

John Cannon III

Missouri Counties in Service Area:

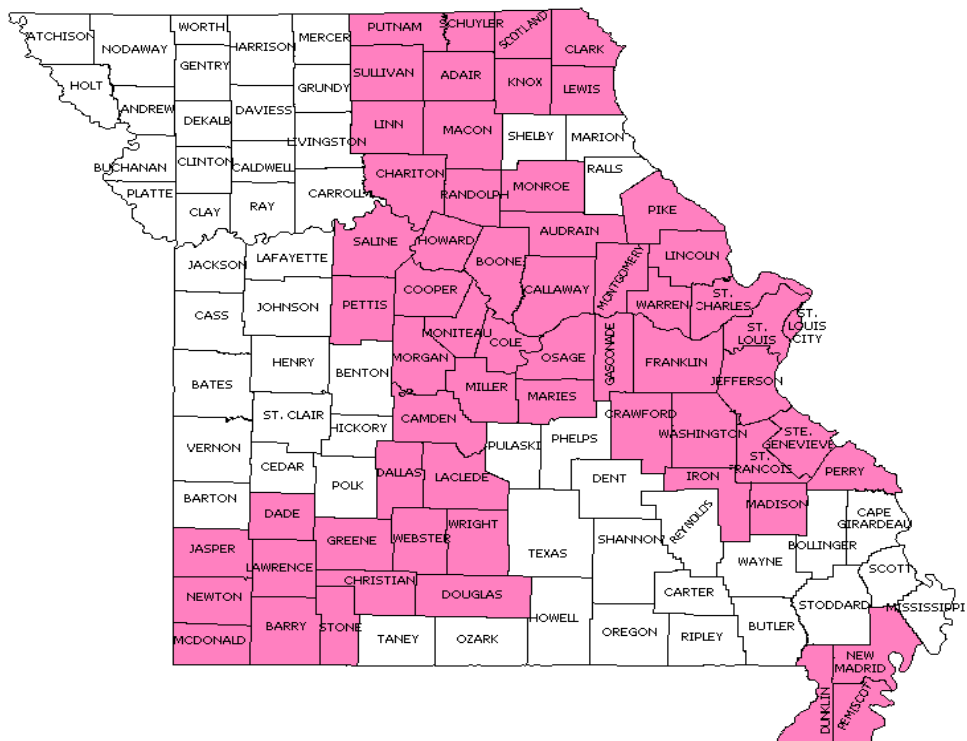
Adair, Audrain, Barry, Boone, Callaway, Camden, Chariton, Christian, Clark, Cole, Cooper, Crawford, Dade, Dallas, Douglas, Dunklin, Franklin, Gasconade, Greene, Howard, Iron, Jasper, Jefferson, Knox, Laclede, Lawrence, Lewis, Lincoln, Linn, Macon, Madison, Maries, McDonald, Miller, Moniteau, Monroe, Montgomery, Morgan, New Madrid, Newton, Osage, Pemiscot, Perry, Pettis, Pike, Putnam, Randolph, Saline, Schuyler, Scotland, St. Charles, St. Francois, St. Louis City, St. Louis County, Ste. Genevieve, Stone, Sullivan, Warren, Washington, Webster, Wright

Kansas Counties in Service Area:

None

Illinois Counties in Service Area:

None

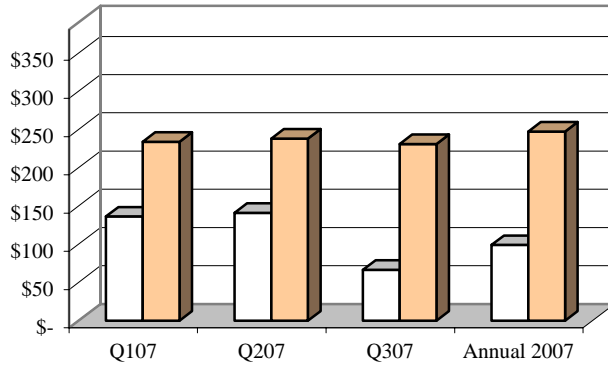


HealthLink HMO, Inc. dba HealthLink HMO

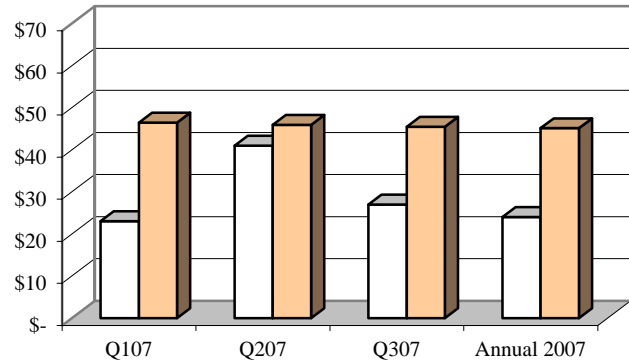
- Commercial Product

Missouri Costs Comparison^{6,22}

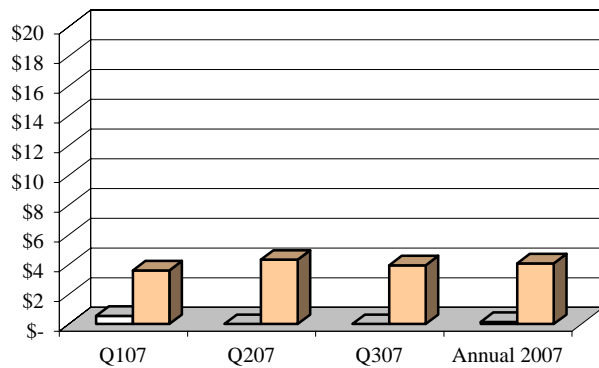
Total Per Member Per Month (PMPM) Costs



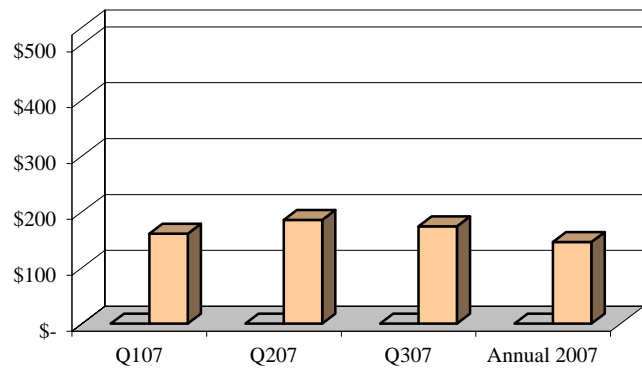
Prescription Drug PMPM Costs



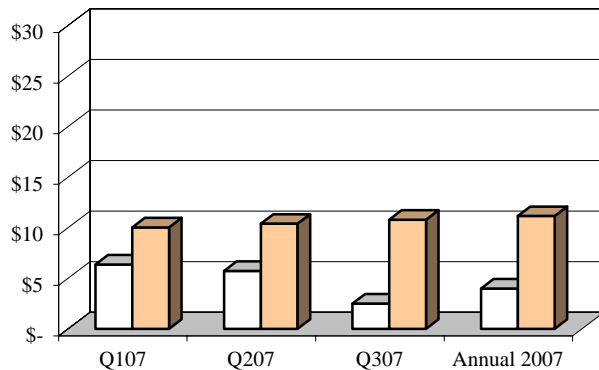
Mental Health PMPM Costs



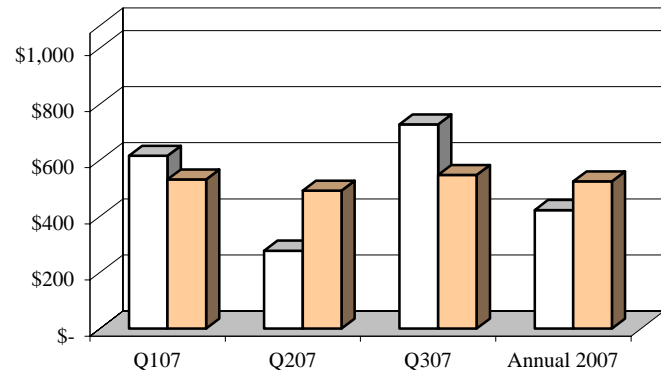
Average Cost per Encounter for Mental Health Services




Emergency Room PMPM Costs



Average Cost per Encounter for Emergency Room Services



 HealthLink HMO, Inc. dba HealthLink HMO

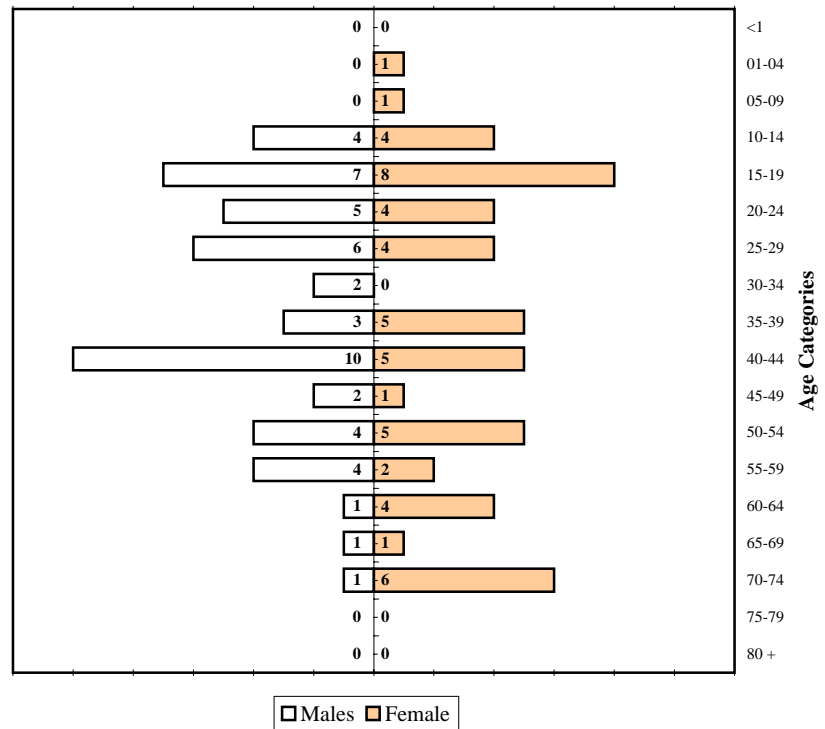
 Commercial Average

HealthLink HMO, Inc. dba HealthLink HMO

2007 Missouri Enrollment Demographics⁵

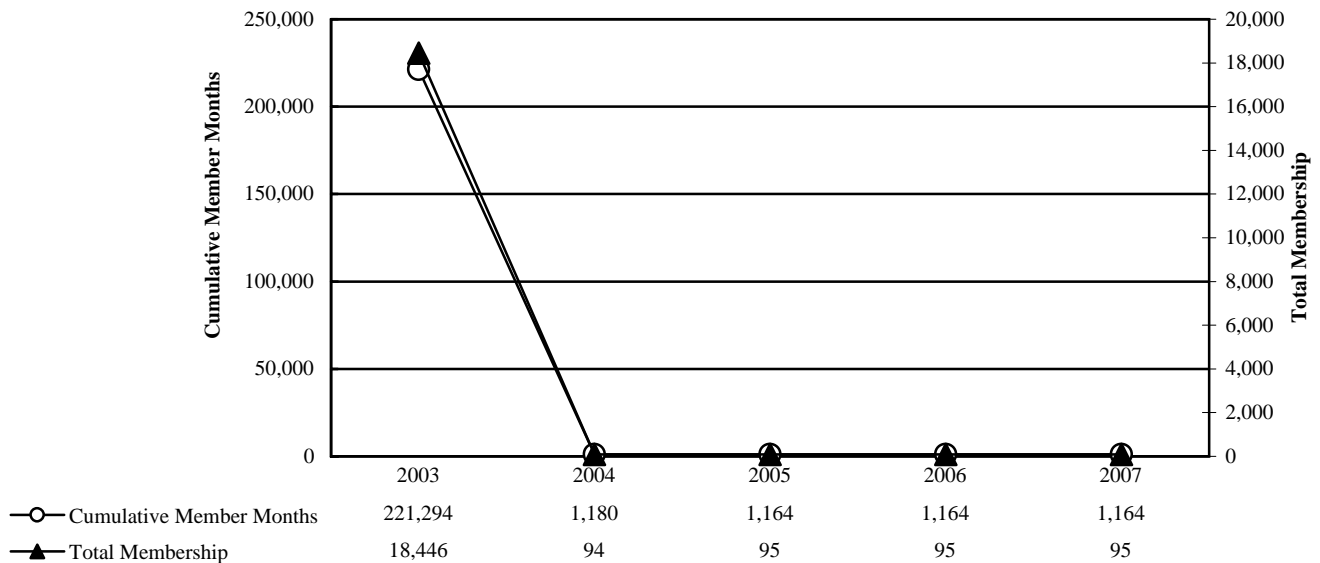
Average Membership in 2007:

Age	Males		Female	
<1	0	0%	0	0%
01-04	0	0%	1	2%
05-09	0	0%	1	2%
10-14	4	8%	4	8%
15-19	7	14%	8	16%
20-24	5	10%	4	8%
25-29	6	12%	4	8%
30-34	2	4%	0	0%
35-39	3	6%	5	10%
40-44	10	20%	5	10%
45-49	2	4%	1	2%
50-54	4	8%	5	10%
55-59	4	8%	2	4%
60-64	1	2%	4	8%
65-69	1	2%	1	2%
70-74	1	2%	6	12%
75-79	0	0%	0	0%
80 +	0	0%	0	0%
Total	50	100%	51	100%



Average Age of Enrollees =	36.8	Percentage of Female Enrollees =	50.5%
Missouri Commercial Plans	36.8	Missouri Commercial Plans	50.5%
Missouri Medicare	n/a	Missouri Medicare	n/a
Missouri Medicaid	n/a	Missouri Medicaid	n/a

Missouri Membership Trends⁶



HMO Missouri, Inc. dba Anthem Blue Cross & Blue Shield

Holding Company:

Wellpoint, Inc.

Main Administrative Office Mailing Address:

1831 Chestnut Street
St. Louis MO 63103-2275
(314) 923-4444

Incorporated:

May 28, 1987

Admitted to Missouri:

July 1, 1991

Accreditation/Expiration Date:

NCQA / December 24, 2010

State of Domicile:

Missouri

% of Missouri Business:

100.0%

Tax Status:

For Profit

2007 Missouri Enrollment:

Total Missouri member months for the year:

1,428,217

Missouri members at the end of the year:

115,514

2007 Plan Wide Enrollment:

Total Plan Wide member months for the year:

1,428,450

Plan Wide members at the end of the year:

115,528

2007 Year-End Officers:

President: Dennis Albert Matheis

Secretary: Nancy Louise Purcell

Chief Financial Officer: Wayne Scott DeVeydt

Chief Medical Officer: Sam Nussbaum

Other Officers:

Robert David Kretschmer

Joseph Patrick Murray

2007 Year-End Directors:

John Cannon III

Wayne Scott DeVeydt

Dennis Albert Matheis

Missouri Counties in Service Area:

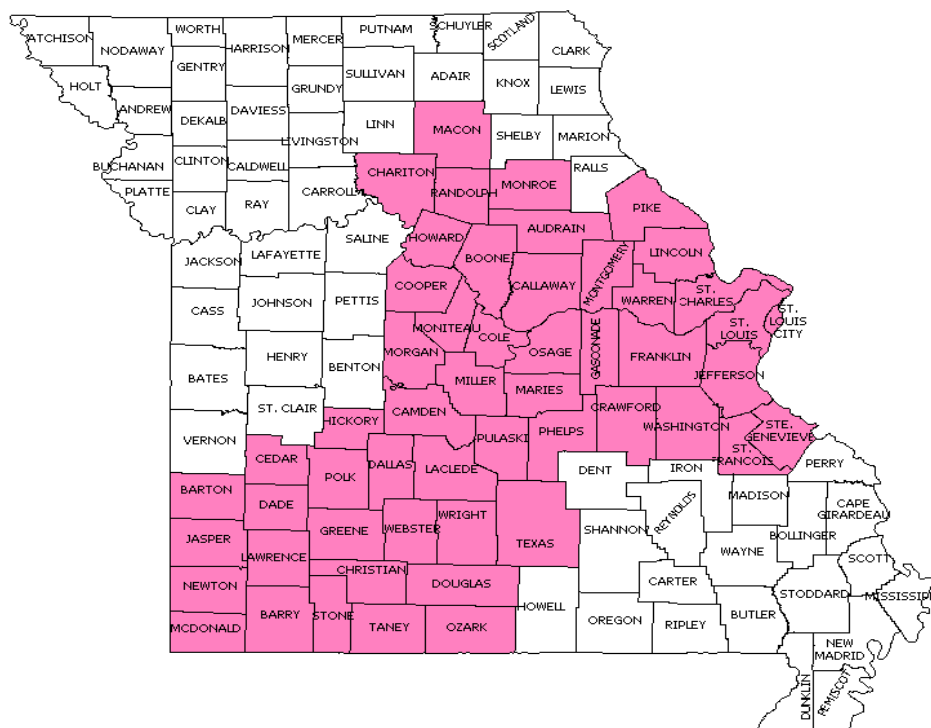
Audrain, Barry, Barton, Boone, Callaway, Camden, Cedar, Chariton, Christian, Cole, Cooper, Crawford, Dade, Dallas, Douglas, Franklin, Gasconade, Greene, Hickory, Howard, Jasper, Jefferson, Laclede, Lawrence, Lincoln, Macon, Maries, McDonald, Miller, Moniteau, Monroe, Montgomery, Morgan, Newton, Osage, Ozark, Phelps, Pike, Polk, Pulaski, Randolph, St. Charles, St. Francois, St. Louis City, St. Louis County, Ste. Genevieve, Stone, Taney, Texas, Warren, Washington, Webster, Wright

Kansas Counties in Service Area:

None

Illinois Counties in Service Area:

Madison, St. Clair

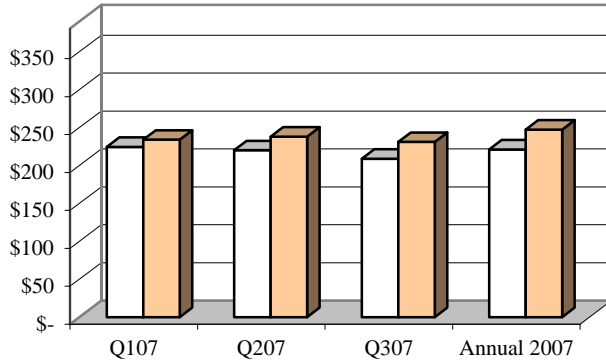


HMO Missouri, Inc. dba Anthem Blue Cross & Blue Shield

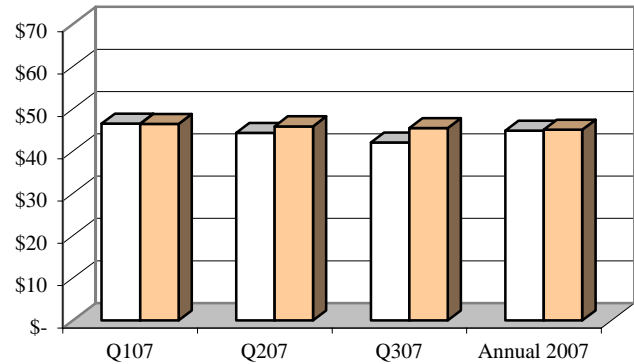
- Commercial Product

Missouri Costs Comparison²²

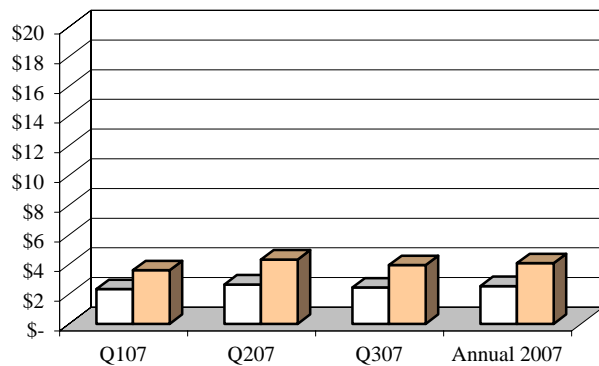
Total Per Member Per Month (PMPM) Costs



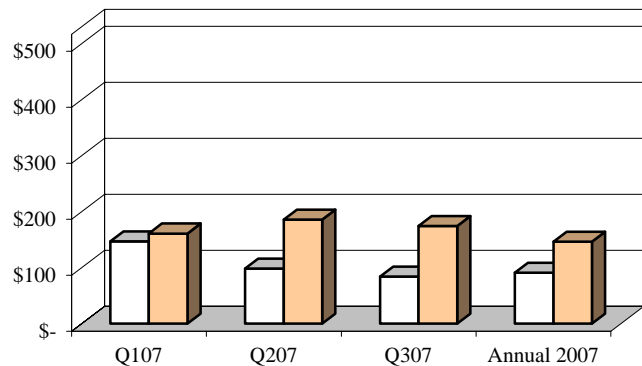
Prescription Drug PMPM Costs



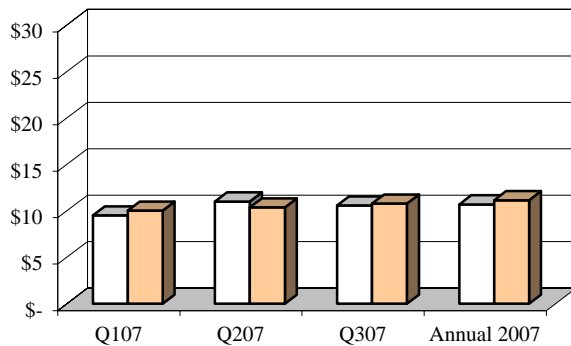
Mental Health PMPM Costs



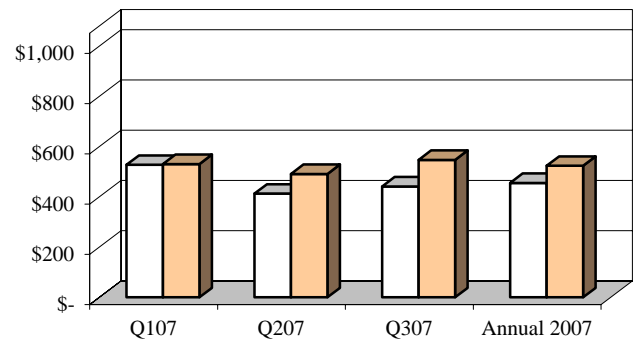
Average Cost per Encounter for Mental Health Services



Emergency Room PMPM Costs



Average Cost per Encounter for Emergency Room Services



HMO Missouri, Inc. dba Anthem Blue Cross & Blue Shield



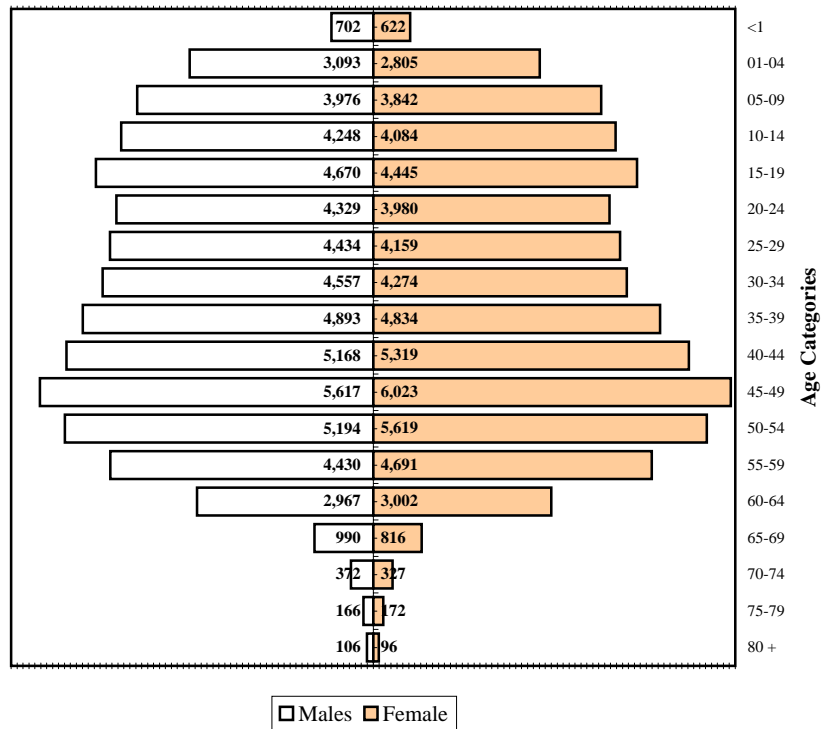
Commercial Average

HMO Missouri, Inc. dba Anthem Blue Cross & Blue Shield

2007 Missouri Enrollment Demographics⁵

Average Membership in 2007:

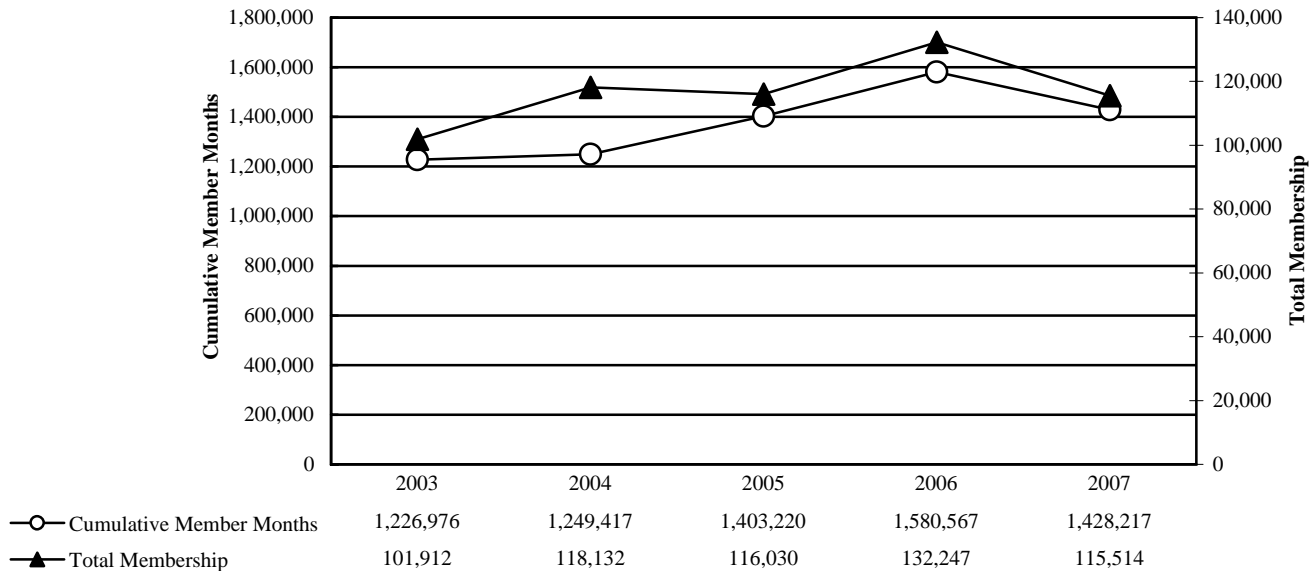
Age	Males		Female	
<1	702	1%	622	1%
01-04	3,093	5%	2,805	5%
05-09	3,976	7%	3,842	6%
10-14	4,248	7%	4,084	7%
15-19	4,670	8%	4,445	8%
20-24	4,329	7%	3,980	7%
25-29	4,434	7%	4,159	7%
30-34	4,557	8%	4,274	7%
35-39	4,893	8%	4,834	8%
40-44	5,168	9%	5,319	9%
45-49	5,617	9%	6,023	10%
50-54	5,194	9%	5,619	10%
55-59	4,430	7%	4,691	8%
60-64	2,967	5%	3,002	5%
65-69	990	2%	816	1%
70-74	372	1%	327	1%
75-79	166	0%	172	0%
80 +	106	0%	96	0%
Total	59,912	100%	59,110	100%



Average Age of Enrollees = **33.9**
 Missouri Commercial Plans 33.9
 Missouri Medicare n/a
 Missouri Medicaid n/a

Percentage of Female Enrollees = **49.7%**
 Missouri Commercial Plans 49.7%
 Missouri Medicare n/a
 Missouri Medicaid n/a

Missouri Membership Trends



Humana Health Plan, Inc.

Holding Company:

Humana, Inc.

Main Administrative Office Mailing Address:

321 West Main Street, 12th Floor
Louisville KY 40202
(502) 580-1000

Incorporated:

August 23, 1982

Admitted to Missouri:

July 1, 1991

Accreditation/Expiration Date:

NCQA / December 15, 2009

State of Domicile:

Kentucky

% of Missouri Business:

12.0%

Tax Status:

For Profit

2007 Missouri Enrollment:

Total Missouri member months for the year:

289,430

Missouri members at the end of the year:

25,077

2007 Plan Wide Enrollment:

Total Plan Wide member months for the year:

3,916,836

Plan Wide members at the end of the year:

338,275

2007 Year-End Officers:

President: Michael B. McCallister

Secretary: Joan O. Lenahan

Chief Financial Officer: James H. Bloem

Chief Medical Officer: Tricia Nguyen, M.D.

Other Officers:

Jonathan T. Lord, M.D.

Heidi S. Margulis

Steven O. Moya

2007 Year-End Directors:

George G. Bauernfeind

Kathleen S. Pellegrino

John E. Brown

Missouri Counties in Service Area:

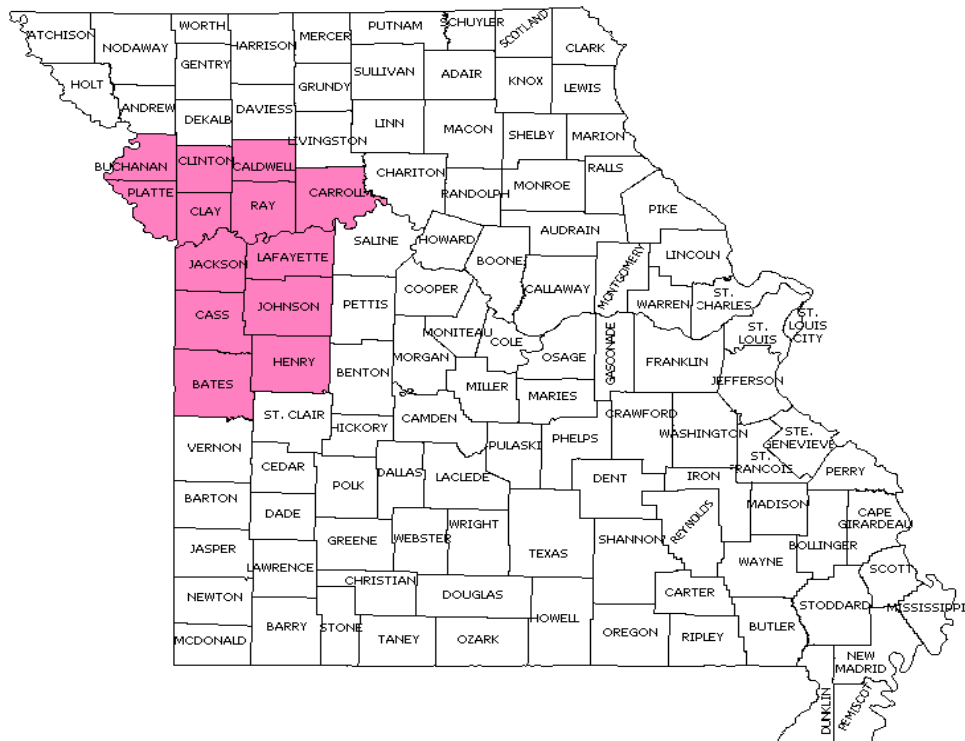
Bates, Buchanan, Caldwell, Carroll, Cass, Clay, Clinton, Henry, Jackson, Johnson, Lafayette, Platte, Ray

Kansas Counties in Service Area:

Johnson, Leavenworth, Miami, Wyandotte

Illinois Counties in Service Area:

None

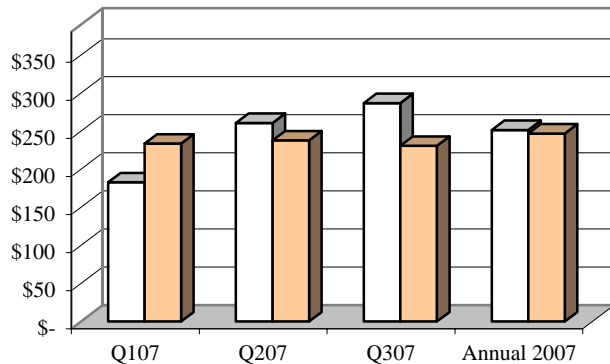


Humana Health Plan, Inc.

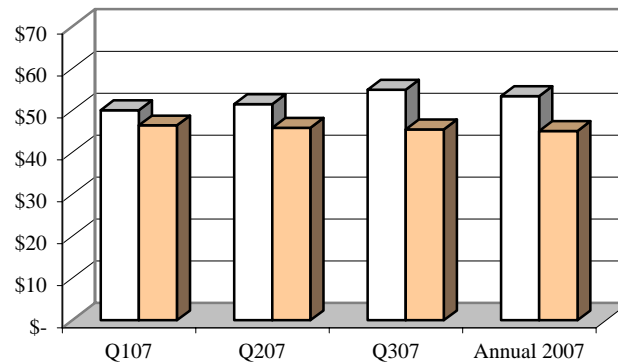
- Commercial Product

Missouri Costs Comparison²²

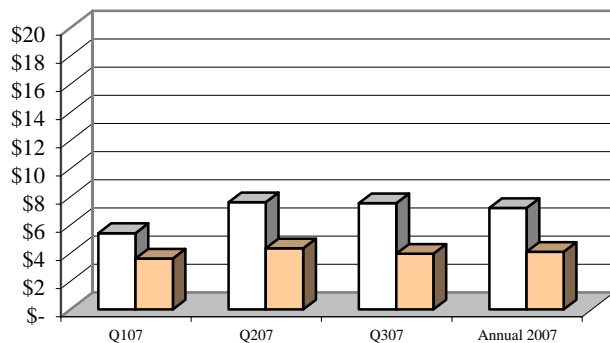
Total Per Member Per Month (PMPM) Costs



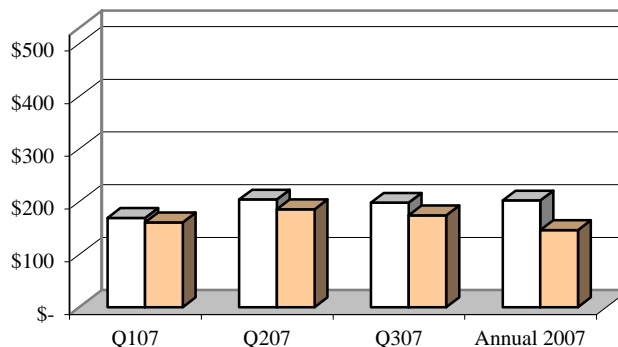
Prescription Drug PMPM Costs



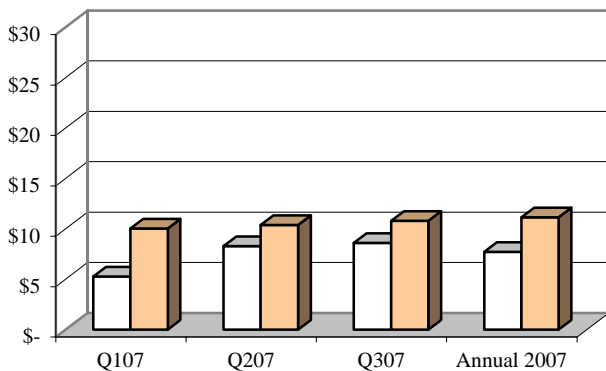
Mental Health PMPM Costs



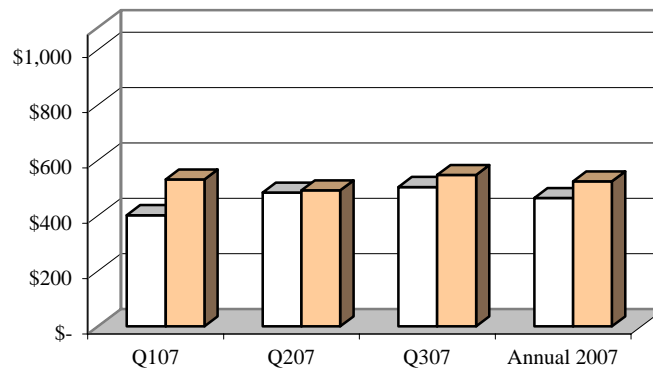
Average Cost per Encounter for Mental Health Services



Emergency Room PMPM Costs



Average Cost per Encounter for Emergency Room Services



□ Humana Health Plan, Inc.

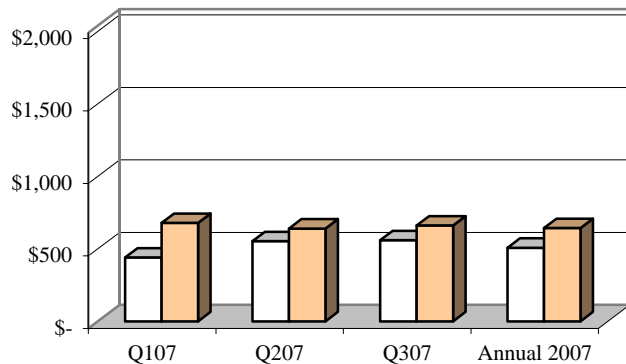
■ Commercial Average

Humana Health Plan, Inc.

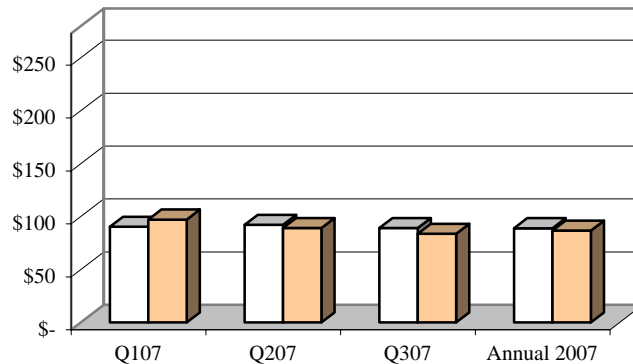
- Medicare Product

Missouri Costs Comparison²²

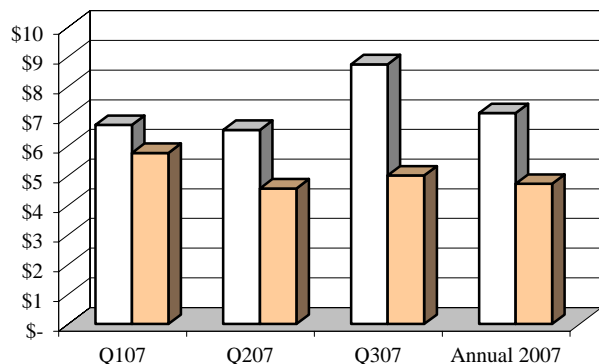
Total Per Member Per Month (PMPM) Costs



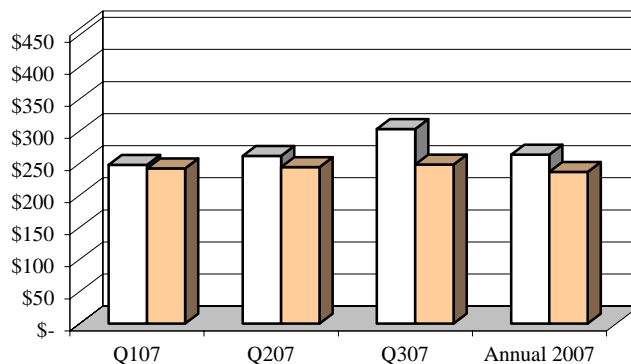
Prescription Drug PMPM Costs



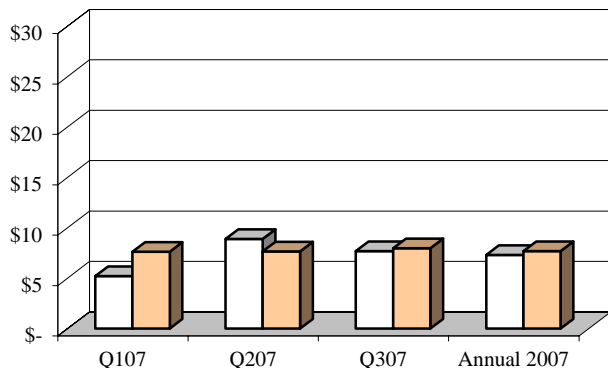
Mental Health PMPM Costs



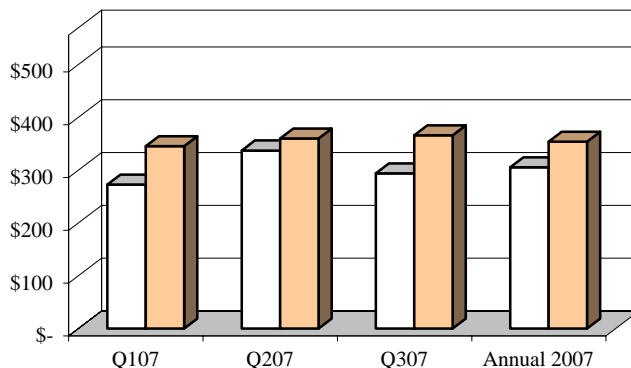
Average Cost per Encounter for Mental Health Services



Emergency Room PMPM Costs



Average Cost per Encounter for Emergency Room Services



□ Humana Health Plan, Inc.

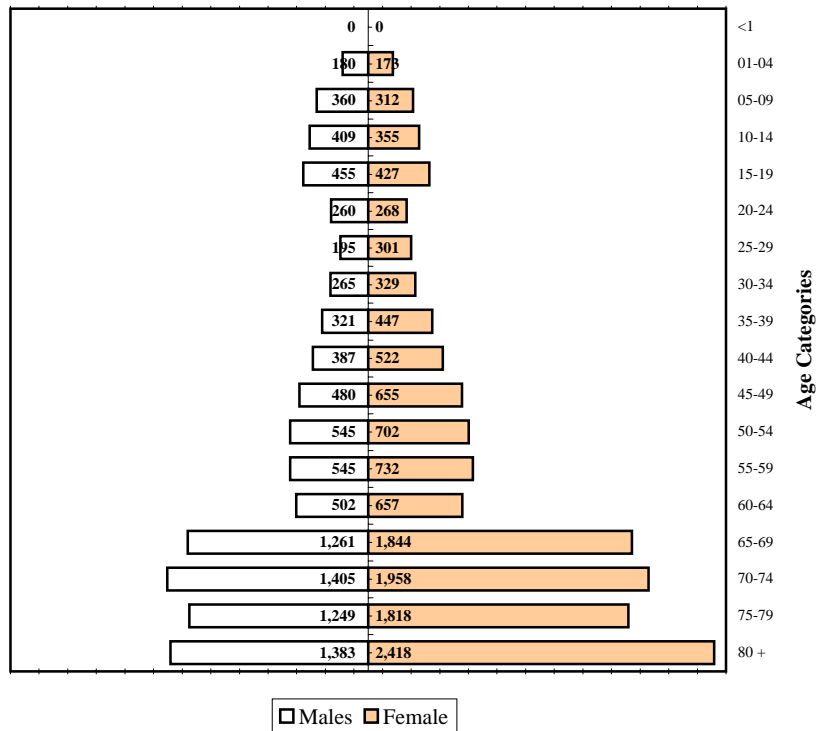
■ Medicare Average²

Humana Health Plan, Inc.

2007 Missouri Enrollment Demographics⁵

Average Membership in 2007:

Age	Males		Female	
<1	0	0%	0	0%
01-04	180	2%	173	1%
05-09	360	4%	312	2%
10-14	409	4%	355	3%
15-19	455	4%	427	3%
20-24	260	3%	268	2%
25-29	195	2%	301	2%
30-34	265	3%	329	2%
35-39	321	3%	447	3%
40-44	387	4%	522	4%
45-49	480	5%	655	5%
50-54	545	5%	702	5%
55-59	545	5%	732	5%
60-64	502	5%	657	5%
65-69	1,261	12%	1,844	13%
70-74	1,405	14%	1,958	14%
75-79	1,249	12%	1,818	13%
80 +	1,383	14%	2,418	17%
Total	10,200	100%	13,919	100%



Average Age of Enrollees =

58.6

Missouri Commercial Plans

38.7

Missouri Medicare

73.9

Missouri Medicaid

n/a

Percentage of Female Enrollees =

57.7%

Missouri Commercial Plans

54.8%

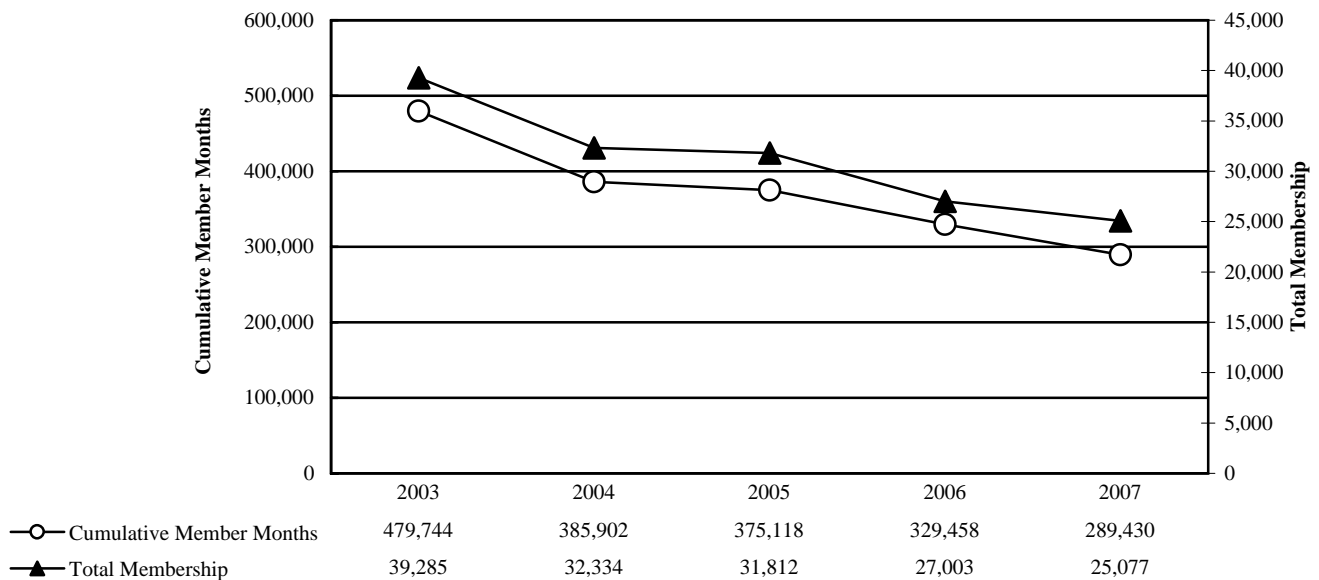
Missouri Medicare

59.9%

Missouri Medicaid

n/a

Missouri Membership Trends



Mercy Health Plan of Missouri, Inc. dba Premier Health Plans

Holding Company:

Sisters of Mercy Health System

Main Administrative Office Mailing Address:

14528 S. Outer 40, Suite 300
Chesterfield MO 63017-5705
(314) 214-8100

Incorporated:

October 17, 1994

Admitted to Missouri:

March 14, 1996

Accreditation/Expiration Date:

N/A

State of Domicile:

Missouri

% of Missouri Business:

88.7%

Tax Status:

For Profit

2007 Missouri Enrollment:

Total Missouri member months for the year:

633,894

Missouri members at the end of the year:

51,122

2007 Plan Wide Enrollment:

Total Plan Wide member months for the year:

812,835

Plan Wide members at the end of the year:

67,060

2007 Year-End Officers:

President: Michael G. Murphy

Secretary: Charles S. Gilham

Chief Financial Officer: George A. Schneider

Chief Medical Officer: Dr. Deborah Zimmernan

Other Officers:

Ronald Ashworth

2007 Year-End Directors:

Ronald B. Ashworth

Ronnie D. Brownsworth

James Budzinski

Missouri Counties in Service Area:

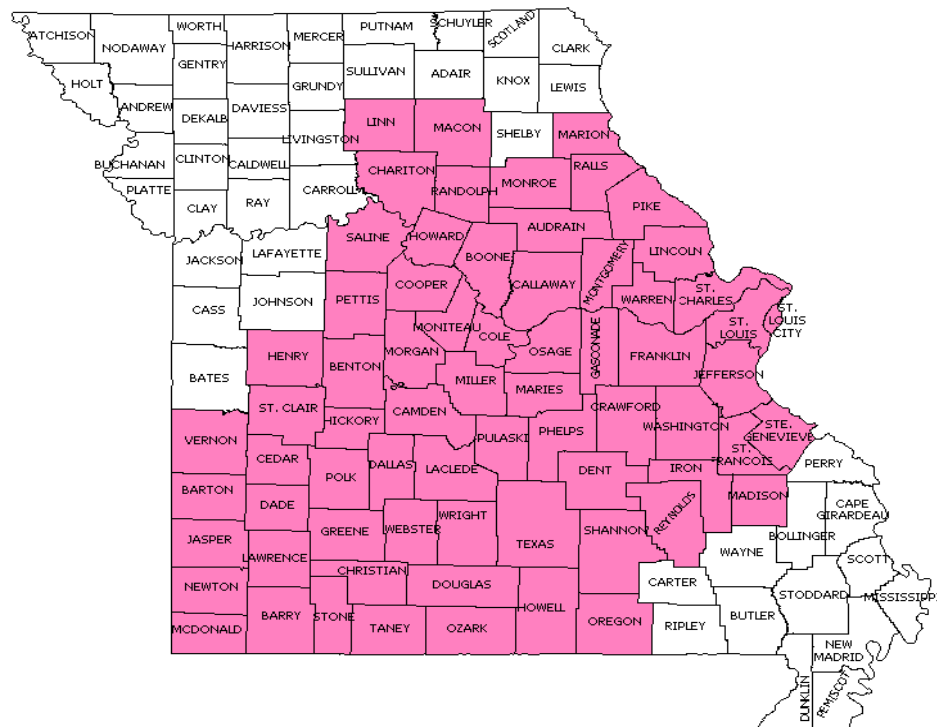
Audrain, Barry, Barton, Benton, Boone, Callaway, Camden, Cedar, Chariton, Christian, Cole, Cooper, Crawford, Dade, Dallas, Dent, Douglas, Franklin, Gasconade, Greene, Henry, Hickory, Howard, Howell, Iron, Jasper, Jefferson, Laclede, Lawrence, Lincoln, Linn, Macon, Madison, Maries, Marion, McDonald, Miller, Moniteau, Monroe, Montgomery, Morgan, Newton, Oregon, Osage, Ozark, Pettis, Phelps, Pike, Polk, Pulaski, Ralls, Randolph, Reynolds, Saline, Shannon, St. Charles, St. Clair, St. Francois, St. Louis City, St. Louis County, Ste. Genevieve, Stone, Taney, Texas, Vernon, Warren, Washington, Webster, Wright

Kansas Counties in Service Area:

None

Illinois Counties in Service Area:

Clinton, Jersey, Macoupin, Monroe, Randolph, St. Clair

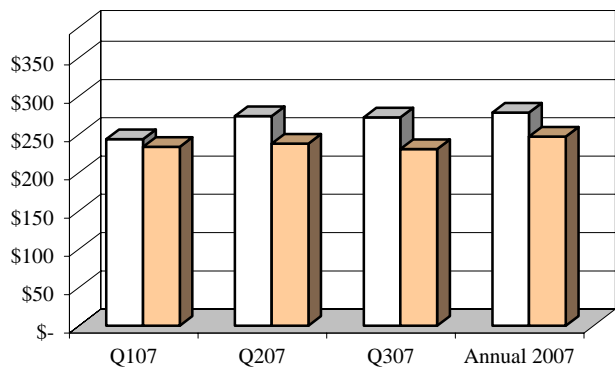


Mercy Health Plan of Missouri, Inc. dba Premier Health Plans

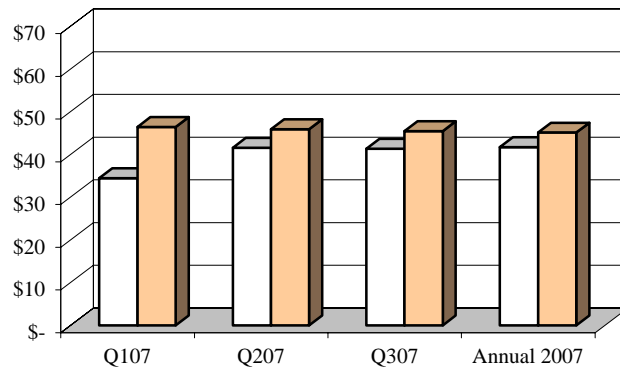
- Commercial Product

Missouri Costs Comparison²²

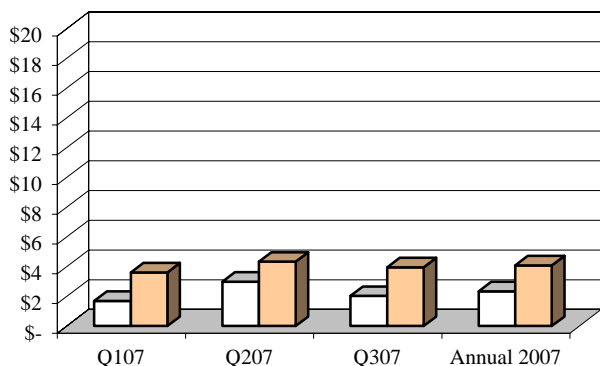
Total Per Member Per Month (PMPM) Costs



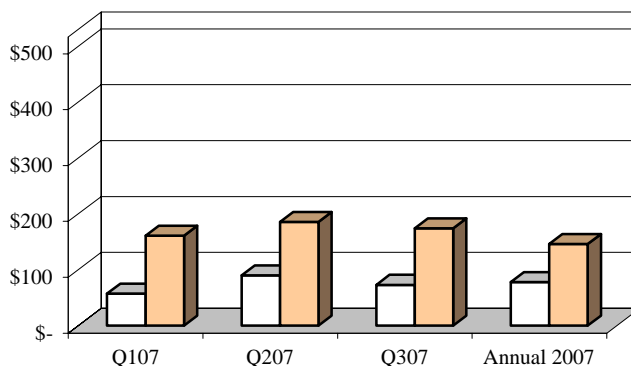
Prescription Drug PMPM Costs



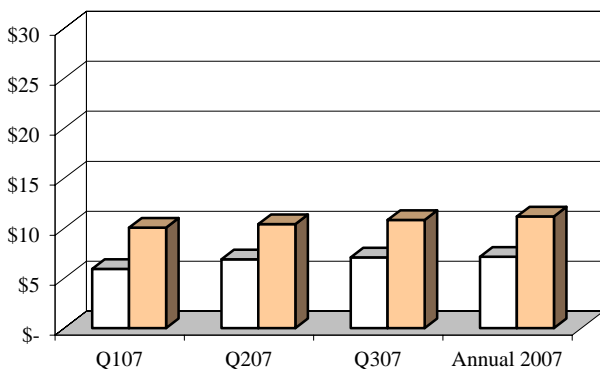
Mental Health PMPM Costs



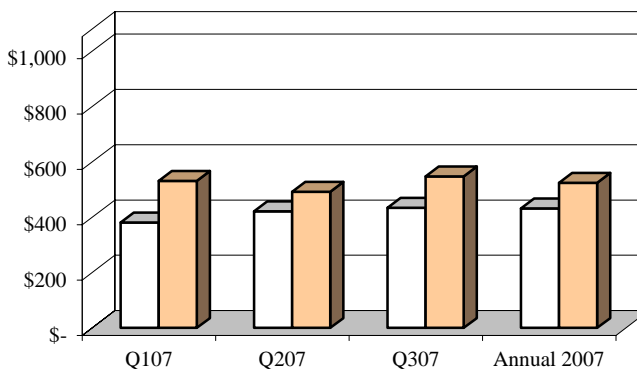
Average Cost per Encounter for Mental Health Services



Emergency Room PMPM Costs



Average Cost per Encounter for Emergency Room Services



Mercy Health Plan of Missouri, Inc. dba Premier Health Plans

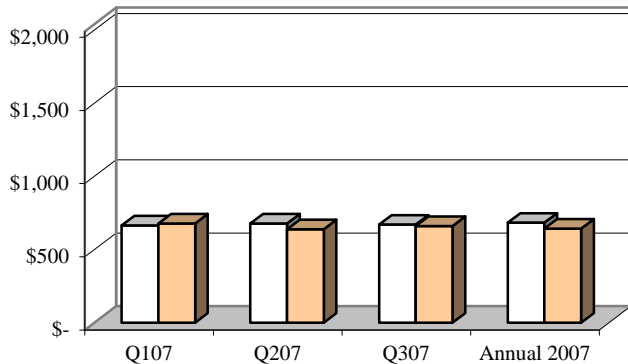


Commercial Average

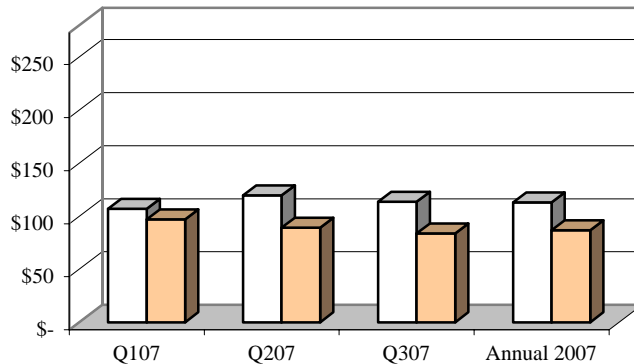
Mercy Health Plan of Missouri, Inc. dba Premier Health Plans
- Medicare Product

*Missouri Costs Comparison*²²

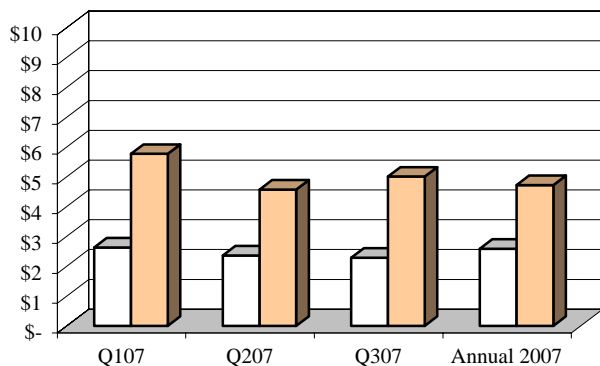
Total Per Member Per Month (PMPM) Costs



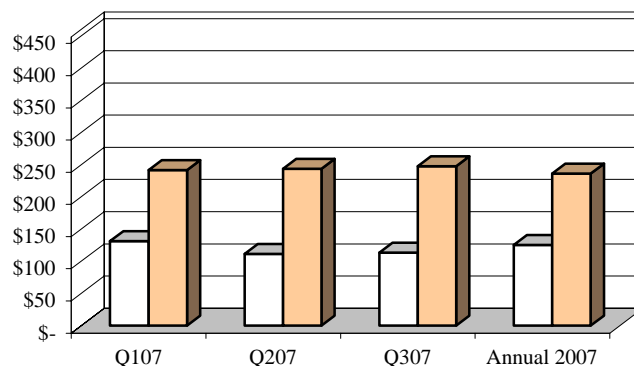
Prescription Drug PMPM Costs



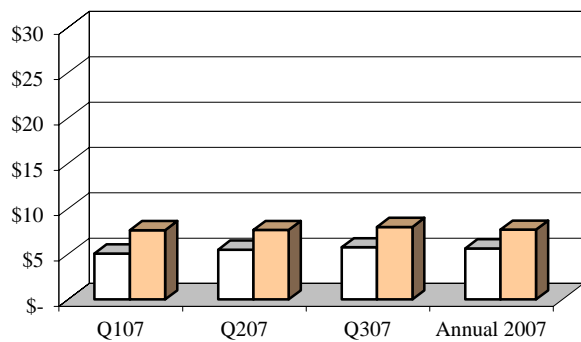
Mental Health PMPM Costs



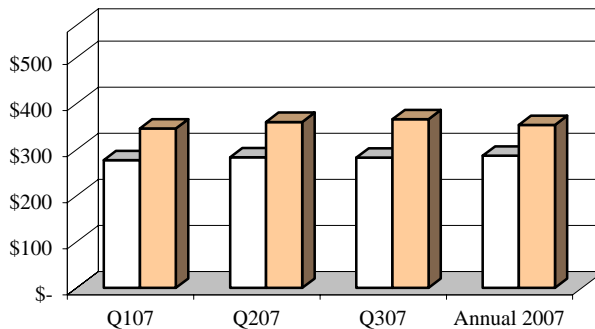
Average Cost per Encounter for Mental Health Services



Emergency Room PMPM Costs



Average Cost per Encounter for Emergency Room Services



Mercy Health Plan of Missouri, Inc. dba Premier Health Plans



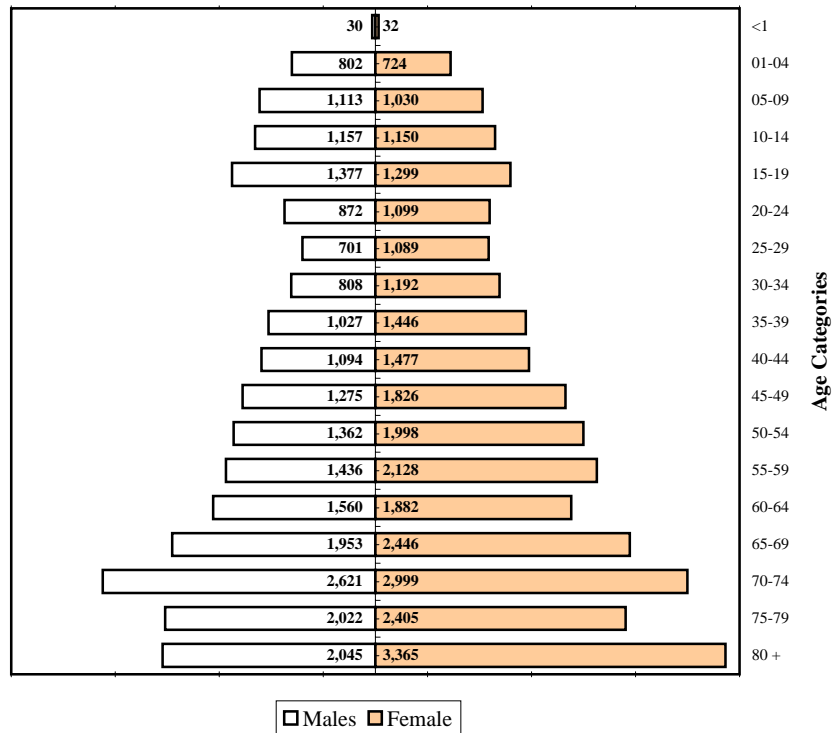
Medicare Average²

Mercy Health Plan of Missouri, Inc. dba Premier Health Plans

2007 Missouri Enrollment Demographics⁵

Average Membership in 2007:

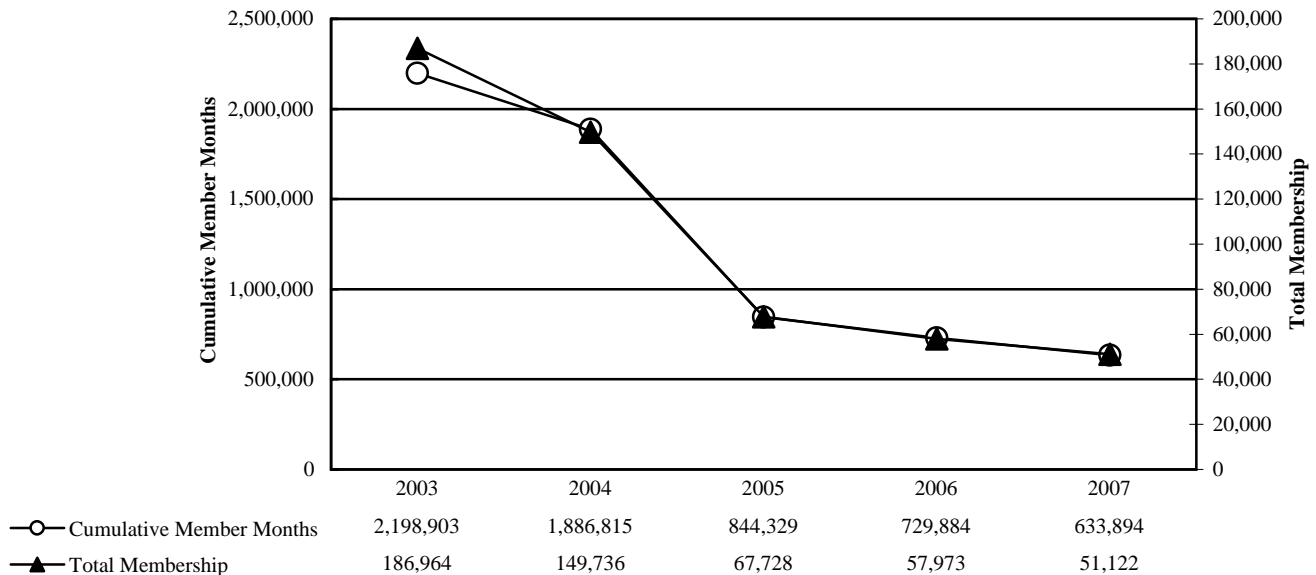
Age	Males		Female	
<1	30	0%	32	0%
01-04	802	3%	724	2%
05-09	1,113	5%	1,030	3%
10-14	1,157	5%	1,150	4%
15-19	1,377	6%	1,299	4%
20-24	872	4%	1,099	4%
25-29	701	3%	1,089	4%
30-34	808	3%	1,192	4%
35-39	1,027	4%	1,446	5%
40-44	1,094	5%	1,477	5%
45-49	1,275	5%	1,826	6%
50-54	1,362	6%	1,998	7%
55-59	1,436	6%	2,128	7%
60-64	1,560	7%	1,882	6%
65-69	1,953	8%	2,446	8%
70-74	2,621	11%	2,999	10%
75-79	2,022	9%	2,405	8%
80 +	2,045	9%	3,365	11%
Total	23,255	100%	29,587	100%



Average Age of Enrollees =	50.8
Missouri Commercial Plans	37.4
Missouri Medicare	75.2
Missouri Medicaid	n/a

Percentage of Female Enrollees =	56.0%
Missouri Commercial Plans	55.8%
Missouri Medicare	56.4%
Missouri Medicaid	n/a

Missouri Membership Trends



Missouri Care, Inc.²⁵

Holding Company:

Aetna, Inc.

Main Administrative Office Mailing Address:

2404 Forum Blvd
Columbia MO 65203
(573) 441-2100

Incorporated:

July 27, 2006

Admitted to Missouri:

March 8, 2007

Accreditation/Expiration Date:

N/A

State of Domicile:

Missouri

% of Missouri Business:

100.0%

Tax Status:

For Profit

2007 Missouri Enrollment:

Total Missouri member months for the year:

336,648

Missouri members at the end of the year:

29,787

2007 Plan Wide Enrollment:

Total Plan Wide member months for the year:

311,577

Plan Wide members at the end of the year:

27,904

2007 Year-End Officers:

President: Thomas L. Kelly

Secretary: Patricia J. Davis

Chief Financial Officer: Brian K. Fischer

Chief Medical Officer: Dr. Andrew Matera

Other Officers:

Joseph P. Anderson

Dr. Ronald Lacey

Janet Stallmeyer

2007 Year-End Directors:

Joseph P. Anderson

Thomas L. Kelly

Coleen Kivlahanm M.D.

Missouri Counties in Service Area:

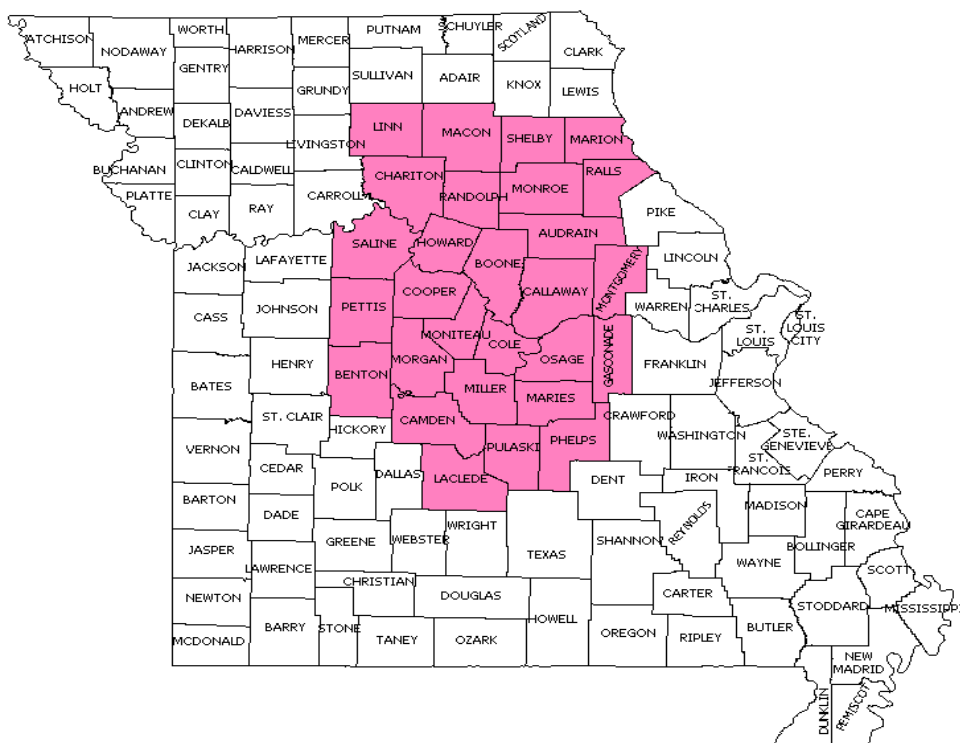
Audrain, Benton, Boone, Callaway, Camden, Chariton, Cole, Cooper, Gasconade, Howard, Laclede, Linn, Macon, Maries, Marion, Miller, Moniteau, Monroe, Montgomery, Morgan, Osage, Pettis, Phelps, Pulaski, Ralls, Randolph, Saline, Shelby

Kansas Counties in Service Area:

None

Illinois Counties in Service Area:

None

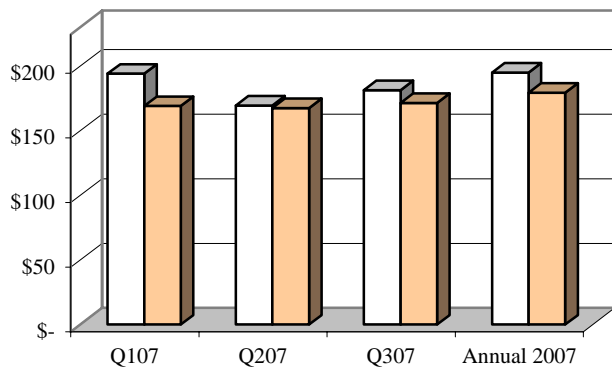


Missouri Care, Inc.

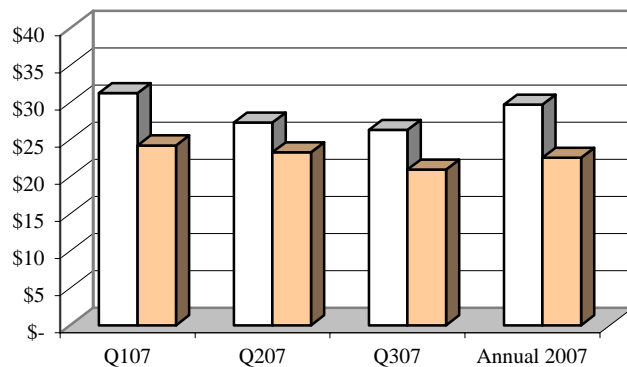
- Medicaid Product

Missouri Costs Comparison²²

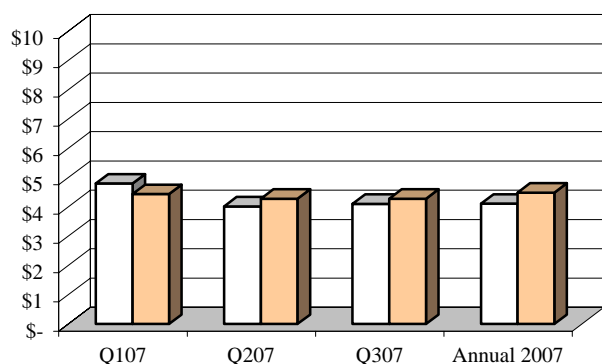
Total Per Member Per Month (PMPM) Costs



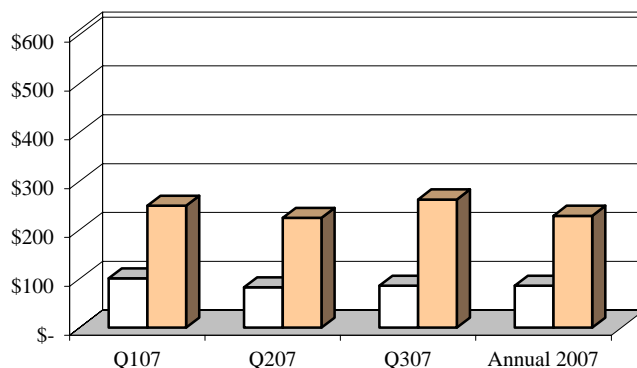
Prescription Drug PMPM Costs



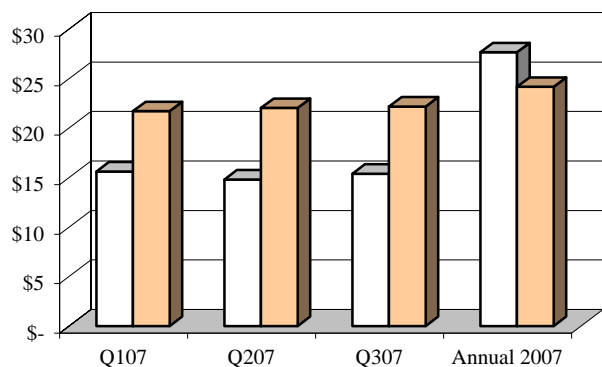
Mental Health PMPM Costs



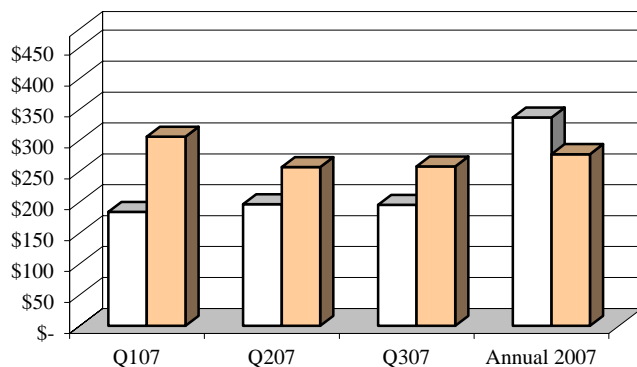
Average Cost per Encounter for Mental Health Services



Emergency Room PMPM Costs



Average Cost per Encounter for Emergency Room Services



Missouri Care, Inc.



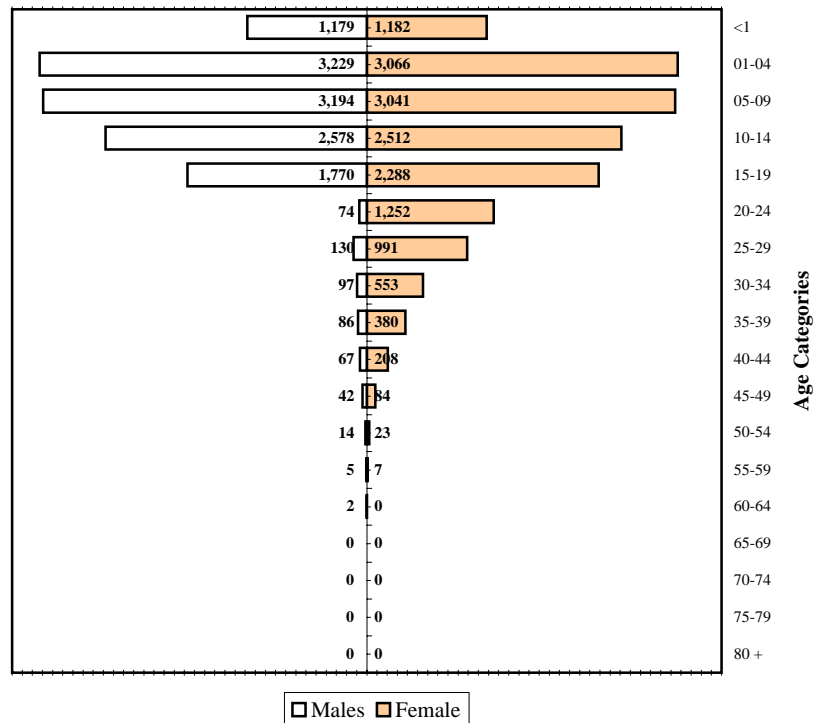
Medicaid Average

Missouri Care, Inc.

2007 Missouri Enrollment Demographics⁵

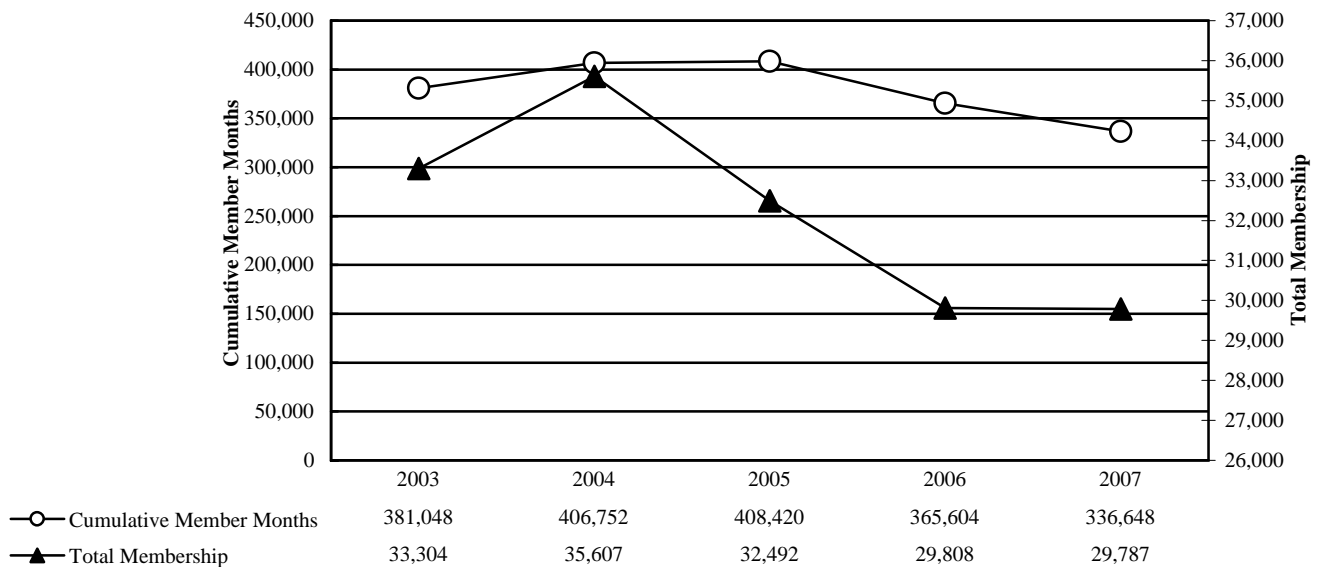
Average Membership in 2007:

Age	Males		Female	
<1	1,179	9%	1,182	8%
01-04	3,229	26%	3,066	20%
05-09	3,194	26%	3,041	20%
10-14	2,578	21%	2,512	16%
15-19	1,770	14%	2,288	15%
20-24	74	1%	1,252	8%
25-29	130	1%	991	6%
30-34	97	1%	553	4%
35-39	86	1%	380	2%
40-44	67	1%	208	1%
45-49	42	0%	84	1%
50-54	14	0%	23	0%
55-59	5	0%	7	0%
60-64	2	0%	0	0%
65-69	0	0%	0	0%
70-74	0	0%	0	0%
75-79	0	0%	0	0%
80 +	0	0%	0	0%
Total	12,467	100%	15,587	100%



Average Age of Enrollees =	10.9	Percentage of Female Enrollees =	55.6%
Missouri Commercial Plans	n/a	Missouri Commercial Plans	n/a
Missouri Medicare	n/a	Missouri Medicare	n/a
Missouri Medicaid	10.9	Missouri Medicaid	55.6%

Missouri Membership Trends²⁵



United Healthcare of the Midwest, Inc.

Holding Company:

United Health Group Inc.

Main Administrative Office Mailing Address:

13655 Riverport Drive, PO Box 2560
Maryland Heights MO 63043-8560
(314) 592-7000

Incorporated:

February 26, 1985

Admitted to Missouri:

October 1, 1996

Accreditation/Expiration Date:

NCQA / January 20, 2009

State of Domicile:

Missouri

% of Missouri Business:

85.8%

Tax Status:

For Profit

2007 Missouri Enrollment:

Total Missouri member months for the year:
624,815

Missouri members at the end of the year:
35,308

2007 Plan Wide Enrollment:

Total Plan Wide member months for the year:
957,551

Plan Wide members at the end of the year:
61,522

2007 Year-End Officers:

President: Steven Craig Walli

Secretary: Forrest Gregory Burke

Chief Financial Officer: N/A

Chief Medical Officer: N/A

Other Officers:

Donald Alan Powers

Juanita Valarae Bolland Luis Leonard Alan Wilkerson, M.D.

Robert Worth Oberrender Steven Craig Walli

2007 Year-End Directors:

Jay Richard Fulkerson

Missouri Counties in Service Area:

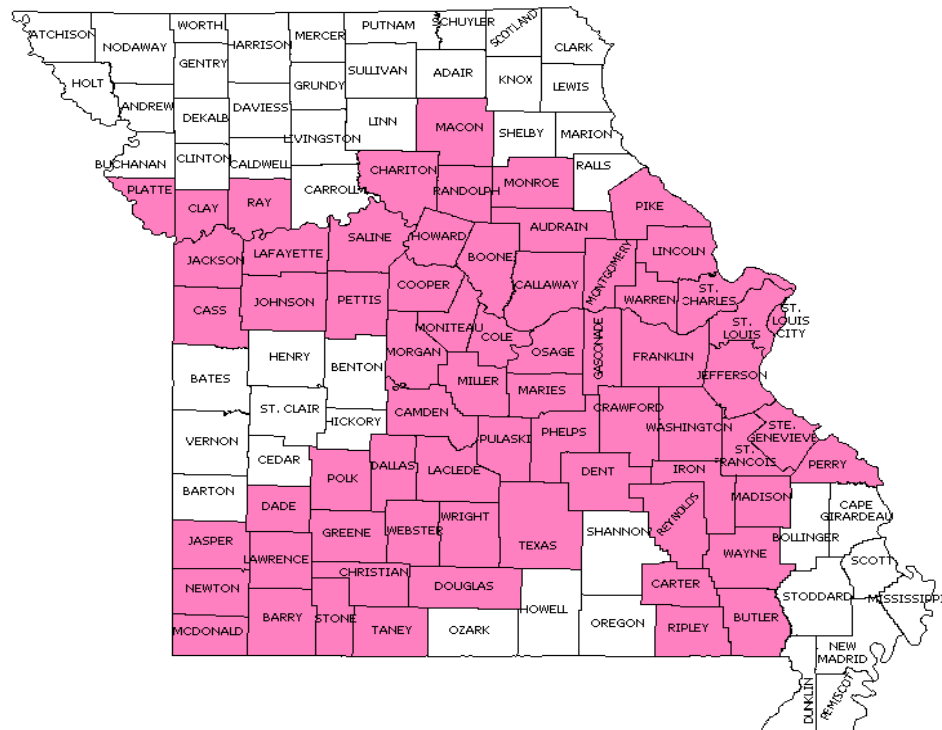
Audrain, Barry, Boone, Butler, Callaway, Camden, Carter, Cass, Chariton, Christian, Clay, Cole, Cooper, Crawford, Dade, Dallas, Dent, Douglas, Franklin, Gasconade, Greene, Howard, Iron, Jackson, Jasper, Jefferson, Johnson, Laclede, Lafayette, Lawrence, Lincoln, Macon, Madison, Maries, McDonald, Miller, Moniteau, Monroe, Montgomery, Morgan, Newton, Osage, Perry, Pettis, Phelps, Pike, Platte, Polk, Pulaski, Randolph, Ray, Reynolds, Ripley, Saline, St. Charles, St. Francois, St. Louis City, St. Louis County, Ste. Genevieve, Stone, Taney, Texas, Warren, Washington, Wayne, Webster, Wright

Kansas Counties in Service Area:

Anderson, Atchison, Douglas, Franklin, Jackson, Jefferson, Johnson, Leavenworth, Linn, Miami, Osage, Sedgewick, Shawnee, Wyandotte

Illinois Counties in Service Area:

Bond, Calhoun, Clinton, Greene, Jersey, Macoupin, Madison, Monroe, Montgomery, Randolph, St. Clair, Williamson

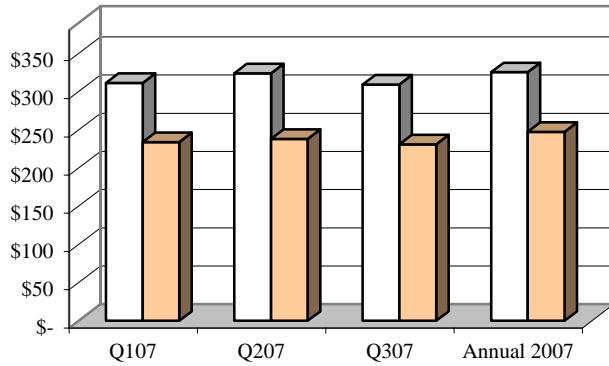


United Healthcare of the Midwest, Inc.

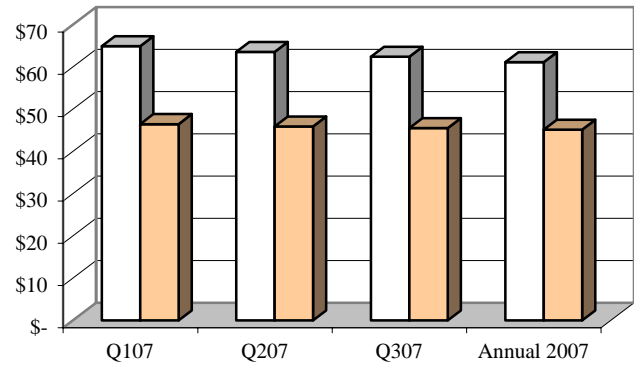
- Commercial Product

Missouri Costs Comparison²²

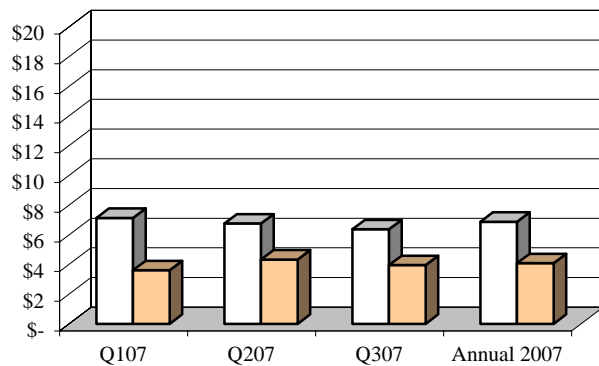
Total Per Member Per Month (PMPM) Costs



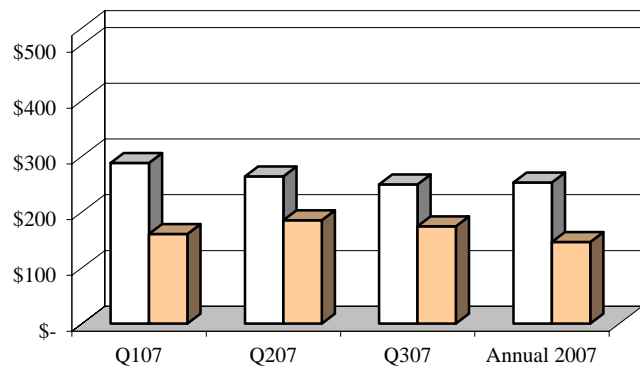
Prescription Drug PMPM Costs



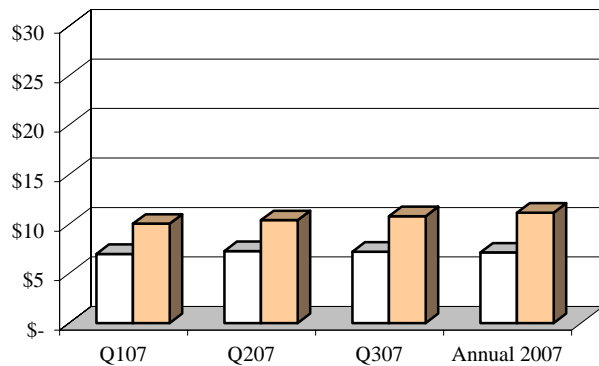
Mental Health PMPM Costs



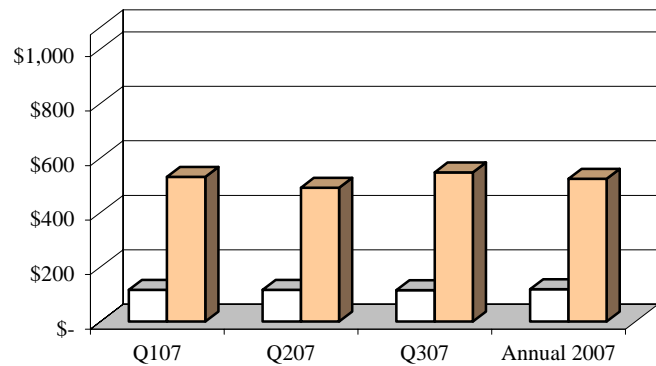
Average Cost per Encounter for Mental Health Services



Emergency Room PMPM Costs



Average Cost per Encounter for Emergency Room Services



 United Healthcare of the Midwest, Inc.

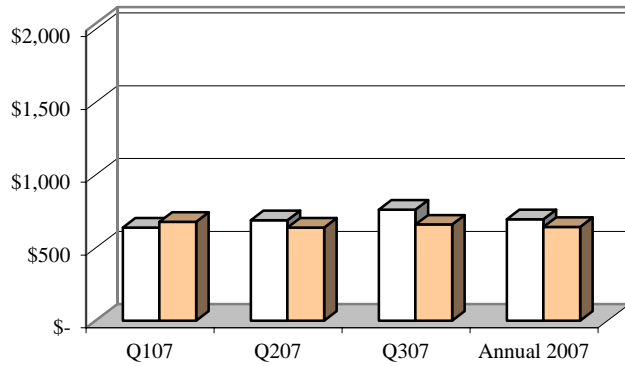
 Commercial Average

United Healthcare of the Midwest, Inc.

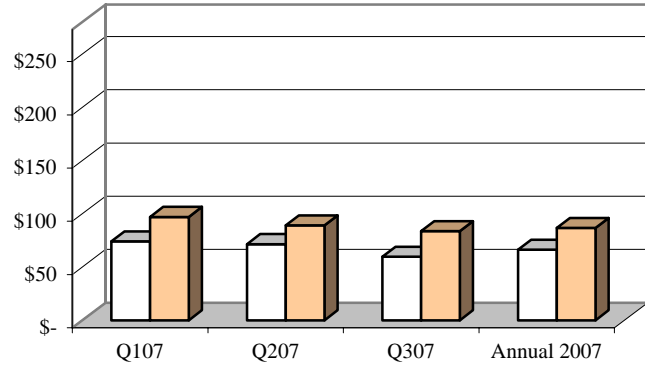
- Medicare Product

Missouri Costs Comparison²²

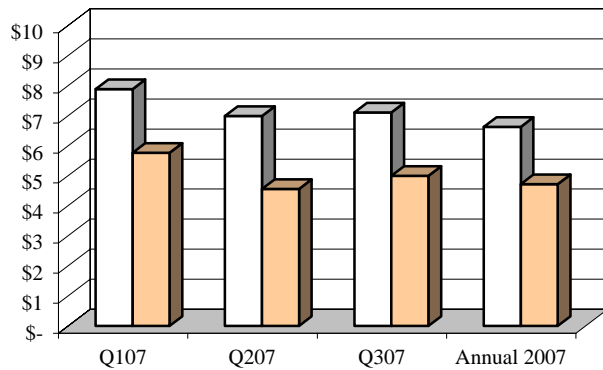
Total Per Member Per Month (PMPM) Costs



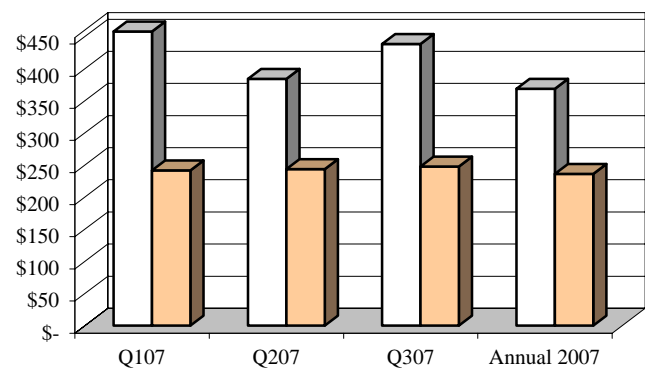
Prescription Drug PMPM Costs



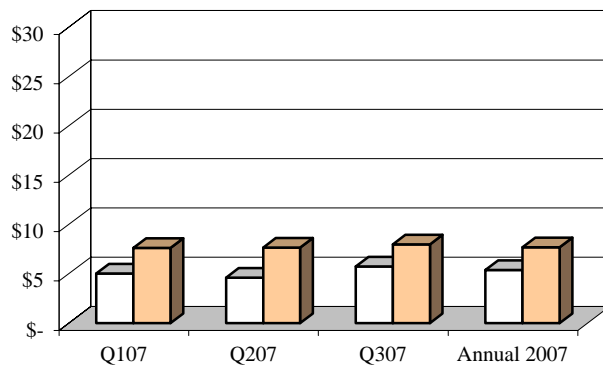
Mental Health PMPM Costs



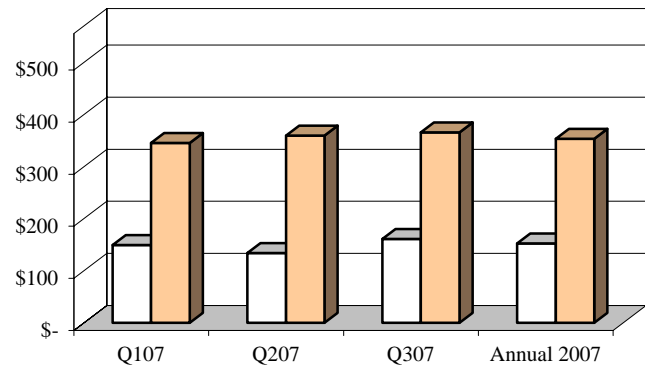
Average Cost per Encounter for Mental Health Services



Emergency Room PMPM Costs



Average Cost per Encounter for Emergency Room Services



United Healthcare of the Midwest, Inc.



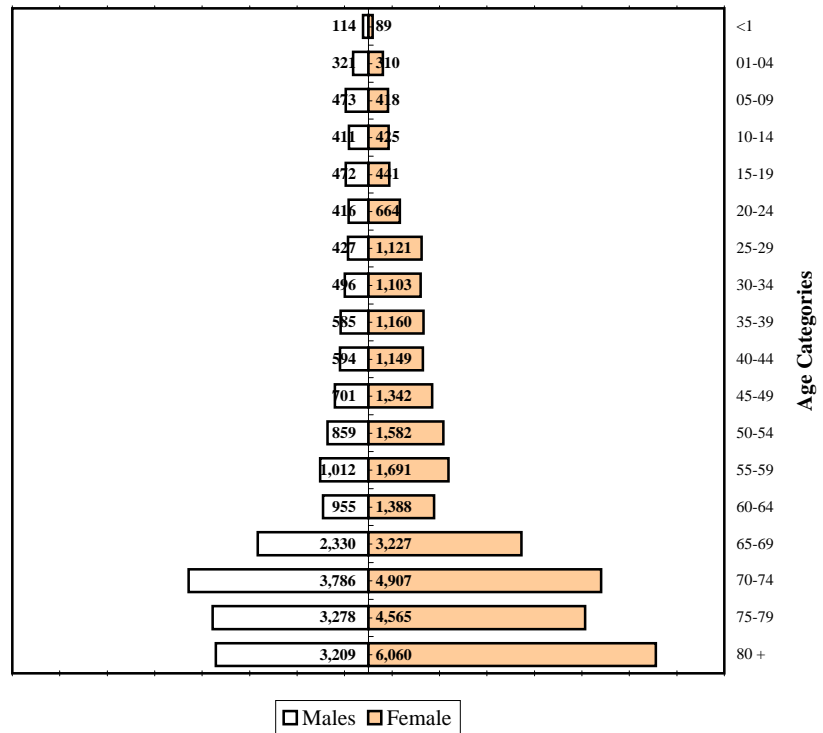
Medicare Average²

United Healthcare of the Midwest, Inc.

2007 Missouri Enrollment Demographics⁵

Average Membership in 2007:

Age	Males		Female	
<1	114	1%	89	0%
01-04	321	2%	310	1%
05-09	473	2%	418	1%
10-14	411	2%	425	1%
15-19	472	2%	441	1%
20-24	416	2%	664	2%
25-29	427	2%	1,121	4%
30-34	496	2%	1,103	3%
35-39	585	3%	1,160	4%
40-44	594	3%	1,149	4%
45-49	701	3%	1,342	4%
50-54	859	4%	1,582	5%
55-59	1,012	5%	1,691	5%
60-64	955	5%	1,388	4%
65-69	2,330	11%	3,227	10%
70-74	3,786	19%	4,907	16%
75-79	3,278	16%	4,565	14%
80 +	3,209	16%	6,060	19%
Total	20,439	100%	31,640	100%



Average Age of Enrollees =

61.4

Missouri Commercial Plans

38.6

Missouri Medicare

74.6

Missouri Medicaid

n/a

Percentage of Female Enrollees =

60.8%

Missouri Commercial Plans

64.0%

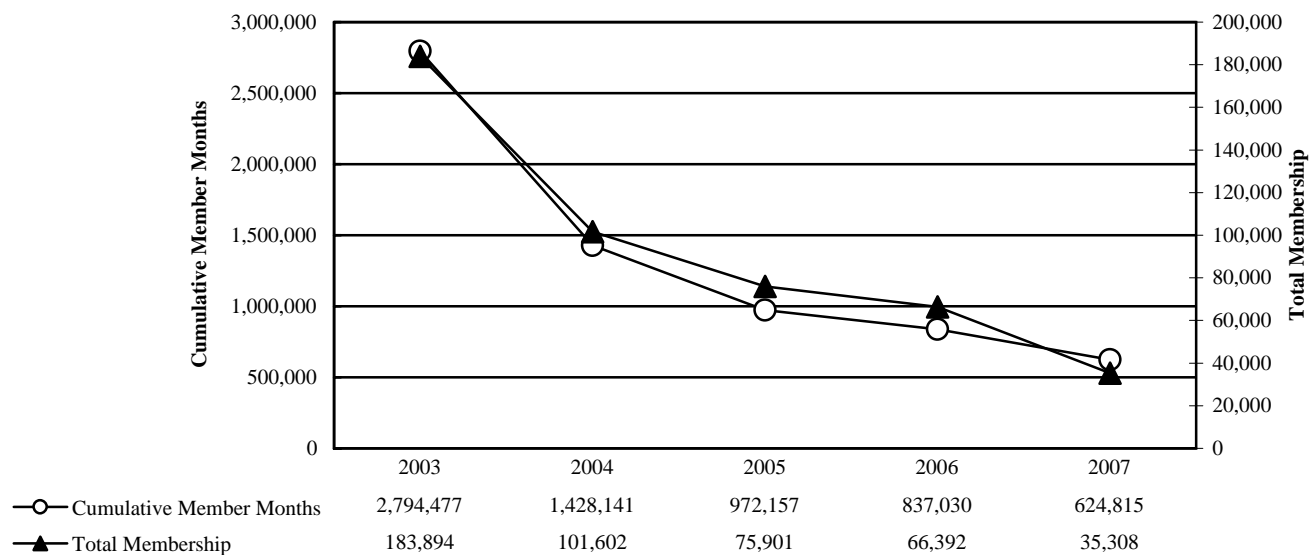
Missouri Medicare

58.9%

Missouri Medicaid

n/a

Missouri Membership Trends



Enrollment by Regions & Metropolitan Statistical Areas (MSAs)

All regional enrollment data comes from the 2007 Annual Managed Care Supplemental filing unless otherwise noted.

This section presents enrollment in commercial HMO plans, commercial point-of-service (POS) plans, Medicare plans and Medicaid plans. POS plans differ from standard HMO service plans by providing members the option to receive services from providers that are outside the HMO's designated provider network. POS plans are generally more expensive because of higher co-payments, co-insurance requirements and/or limits on covered benefits. Medicare and Medicaid enrollees are Medicare and Medicaid beneficiaries who enroll in HMOs that have arranged for the provision of health care services under agreements with the Centers for Medicare & Medicaid Services (CMS) and/or the MO HealthNet Division.

Companies are allowed to report enrollment based either on enrollees' residence or on enrollees' place of employment (in the case of enrollment under an employer group contract), which is commonly referred to as the "Live or Work Rule". Companies are required to report enrollment for the Managed Care Supplement in the same manner they reported enrollment for the annual financial statement.

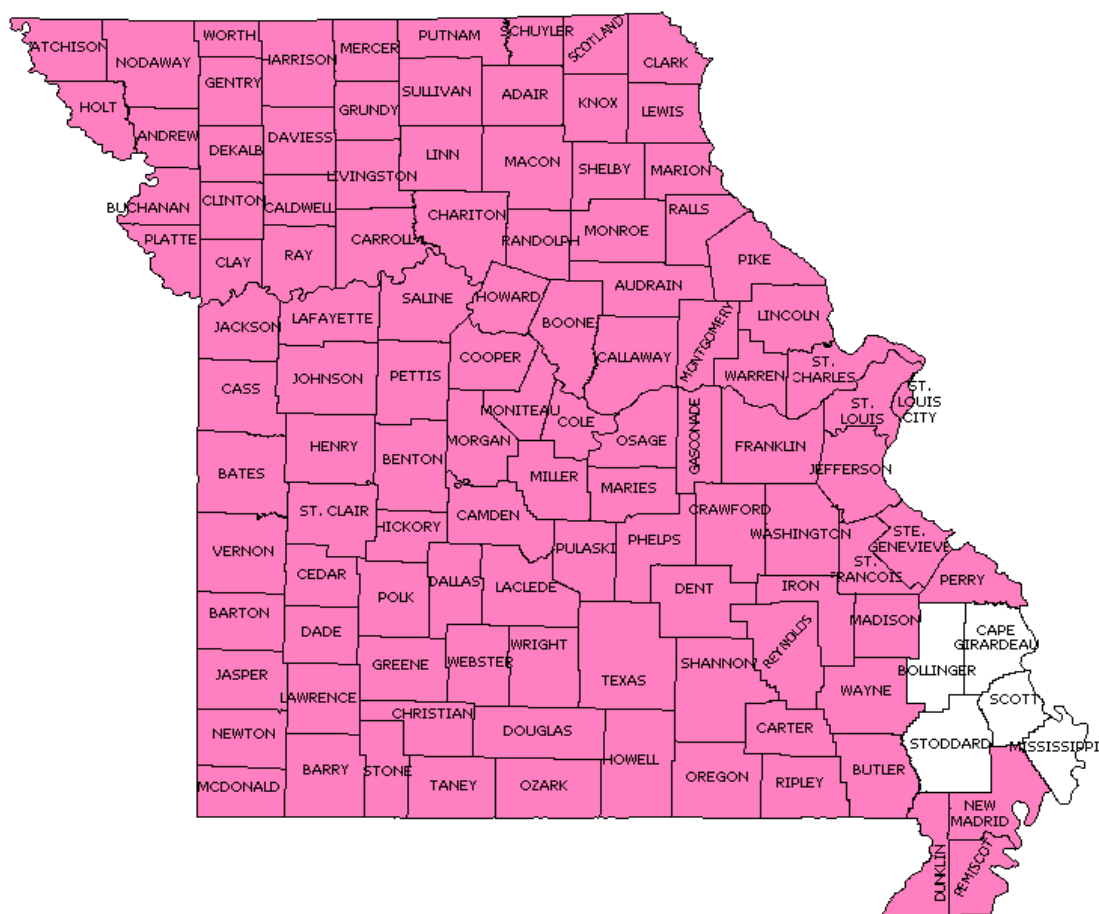
However, total enrollment reported in the Managed Care Supplement filing will vary from total enrollment reported in the financial statement. The Managed Care Supplement is submitted to DIFP at a later date than the financial statement. Additional time between filings allows the companies to present the most updated enrollment numbers, accounting for additional information regarding new enrollees and dis-enrollments. DIFP requires an explanation of any variation between the financial statement and the Managed Care Supplement that exceeds 5 percent.

This information EXCLUDES:

- 1. enrollment of persons in preferred provider organizations (PPOs) and**
- 2. enrollment of persons in self-funded employer plans for which HMOs or their affiliates provide administrative services.**

Metropolitan Statistical Areas are defined by the U.S. Office of Management and Budget. An MSA is: 1) a county or group of contiguous counties that contains at least one city of 50,000 inhabitants or more, or 2) an urbanized area of at least 50,000 inhabitants and a total MSA population of at least 100,000 inhabitants. The contiguous counties are included in an MSA if, according to certain criteria, they are essentially metropolitan in character and are socially and economically integrated with the central city or cities.

Missouri Counties with HMOs ¹¹

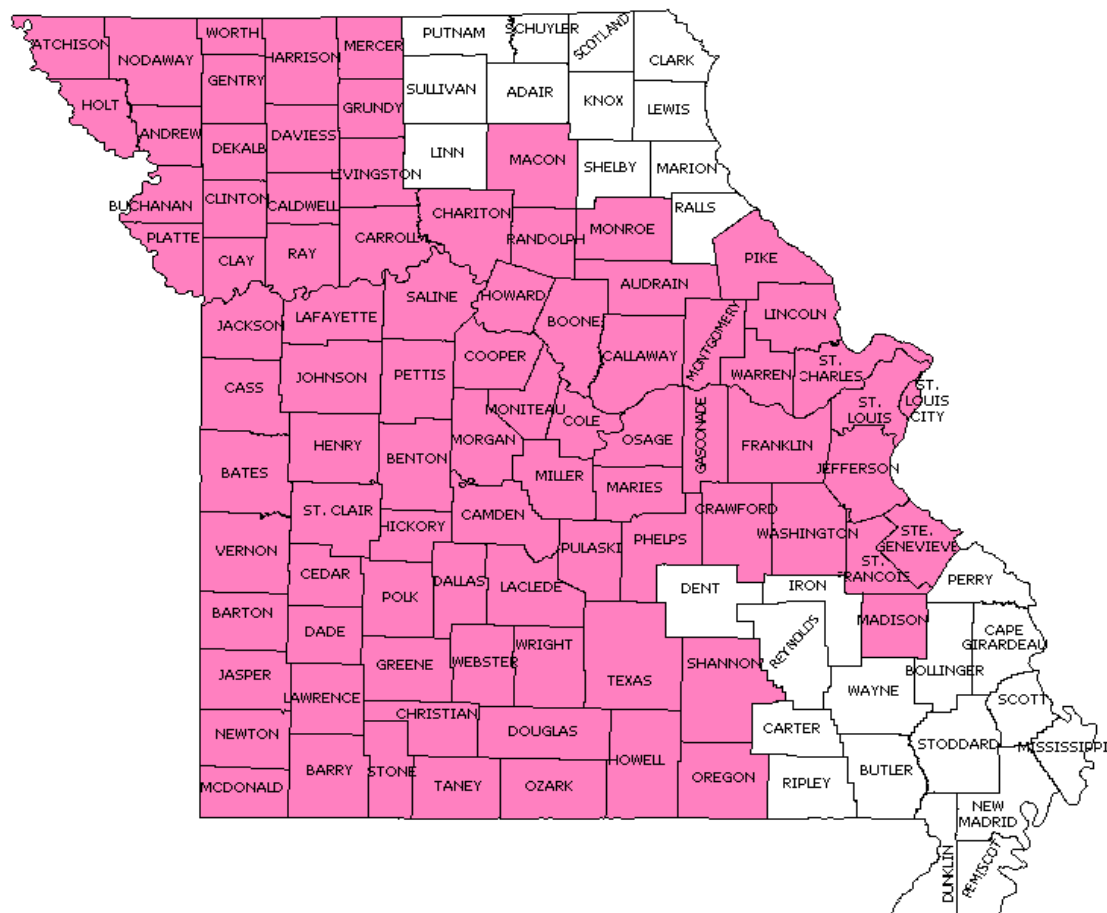


This map shows the Missouri Counties in which at least one HMO has approval to sell coverage. However, approval to sell coverage does not mean any HMO actually sells coverage. Page 155 shows a map with actual marketing activity. Pages 158 through 189 (Regions and MSAs) provide similar information by HMO.

County	# of HMO's	County	# of HMO's	County	# of HMO's	County	# of HMO's	County	# of HMO's
Adair	1	Clay	13	Iron	3	Montgomery	8	Schuyler	1
Andrew	4	Clinton	4	Jackson	13	Morgan	7	Scotland	1
Atchison	1	Cole	8	Jasper	7	New Madrid	1	Scott	0
Audrain	7	Cooper	7	Jefferson	11	Newton	7	Shannon	2
Barry	6	Crawford	7	Johnson	11	Nodaway	1	Shelby	3
Barton	4	Dade	6	Knox	1	Oregon	2	St. Charles	11
Bates	5	Dallas	7	Laclede	8	Osage	7	St. Clair	8
Benton	5	Daviess	2	Lafayette	13	Ozark	3	St. Francois	8
Bollinger	0	DeKalb	3	Lawrence	7	Pemiscot	1	St. Louis County	11
Boone	8	Dent	2	Lewis	1	Perry	4	St. Louis City	11
Buchanan	7	Douglas	5	Lincoln	8	Pettis	7	Ste. Genevieve	8
Butler	1	Dunklin	1	Linn	4	Phelps	6	Stoddard	0
Caldwell	3	Franklin	9	Livingston	2	Pike	7	Stone	5
Callaway	8	Gasconade	8	Macon	7	Platte	13	Sullivan	2
Camden	7	Gentry	2	Madison	5	Polk	9	Taney	4
Cape Girardeau	0	Greene	7	Maries	7	Pulaski	6	Texas	4
Carroll	3	Grundy	2	Marion	4	Putnam	2	Vernon	6
Carter	1	Harrison	2	McDonald	5	Ralls	4	Warren	8
Cass	13	Henry	10	Mercer	1	Randolph	7	Washington	8
Cedar	7	Hickory	4	Miller	7	Ray	13	Wayne	1
Chariton	7	Holt	1	Mississippi	0	Reynolds	2	Webster	7
Christian	7	Howard	7	Moniteau	7	Ripley	1	Worth	1
Clark	1	Howell	2	Monroe	7	Saline	8	Wright	5

Missouri Counties with Active Commercial Marketing ⁵

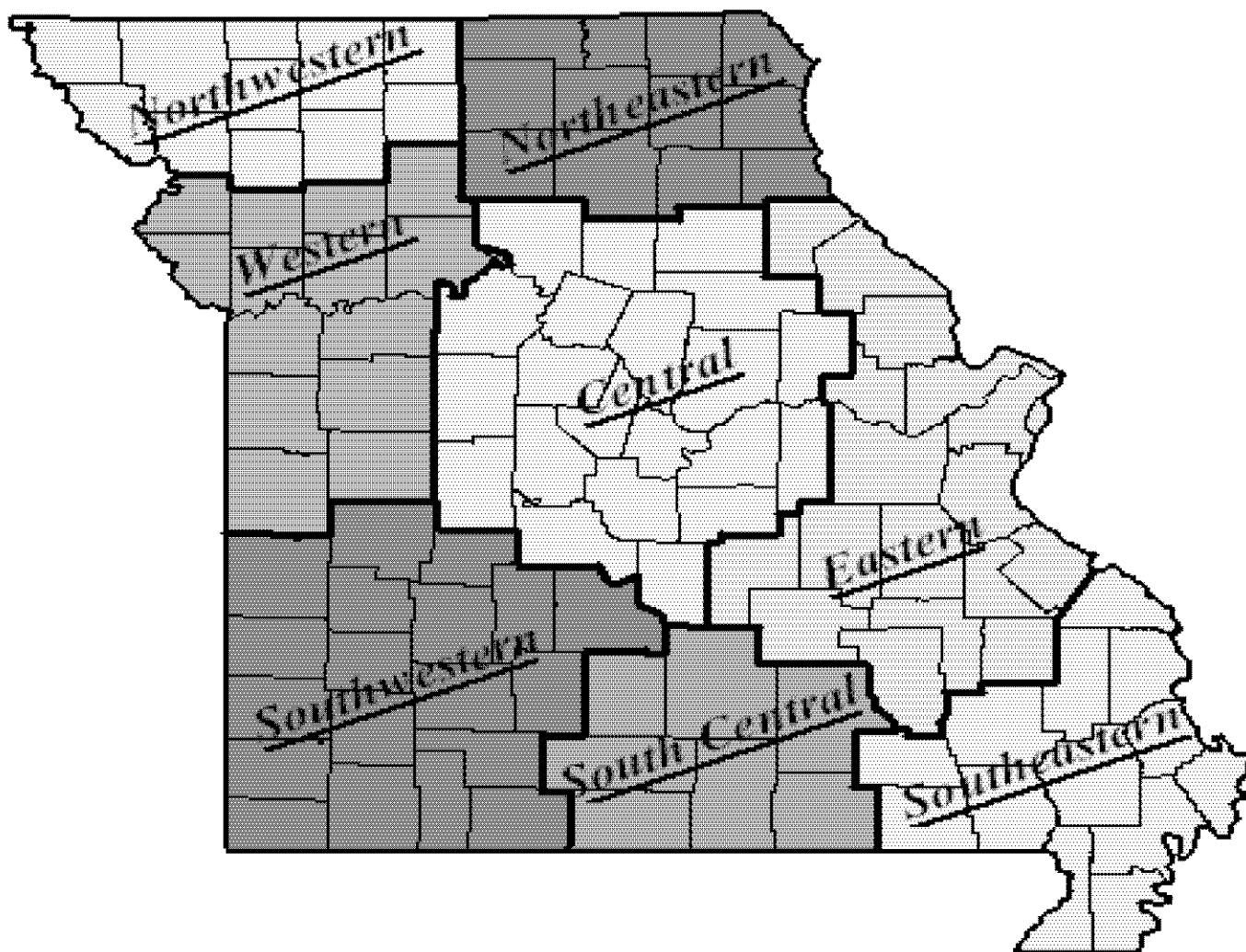
(excluding Medicaid Companies)



This map shows the Missouri Counties in which at least one HMO is actually selling coverage. Pages 158 through 189 (Regions and MSAs) show similar information by HMO.

County	County	County	County	County
<i>Adair</i>	Clay	<i>Iron</i>	Montgomery	<i>Schuyler</i>
Andrew	Clinton	Jackson	Morgan	<i>Scotland</i>
Atchison	Cole	Jasper	<i>New Madrid</i>	<i>Scott</i>
Audrain	Cooper	Jefferson	Newton	Shannon
Barry	Crawford	Johnson	Nodaway	<i>Shelby</i>
Barton	Dade	<i>Knox</i>	Oregon	St. Charles
Bates	Dallas	Laclede	Osage	St. Clair
Benton	Daviess	Lafayette	Ozark	St. Francois
<i>Bollinger</i>	DeKalb	Lawrence	<i>Pemiscot</i>	St. Louis County
Boone	<i>Dent</i>	<i>Lewis</i>	<i>Perry</i>	St. Louis City
Buchanan	Douglas	Lincoln	Pettis	Ste. Genevieve
<i>Butler</i>	<i>Dunklin</i>	<i>Linn</i>	Phelps	<i>Stoddard</i>
Caldwell	Franklin	Livingston	Pike	Stone
Callaway	Gasconade	Macon	Platte	<i>Sullivan</i>
Camden	Gentry	Madison	Polk	Taney
<i>Cape Girardeau</i>	Greene	Maries	Pulaski	Texas
Carroll	Grundy	<i>Marion</i>	<i>Putnam</i>	Vernon
<i>Carter</i>	Harrison	McDonald	<i>Ralls</i>	Warren
Cass	Henry	Mercer	Randolph	Washington
Cedar	Hickory	Miller	Ray	<i>Wayne</i>
Chariton	Holt	<i>Mississippi</i>	<i>Reynolds</i>	Webster
Christian	Howard	Moniteau	<i>Ripley</i>	Worth
<i>Clark</i>	Howell	Monroe	Saline	Wright

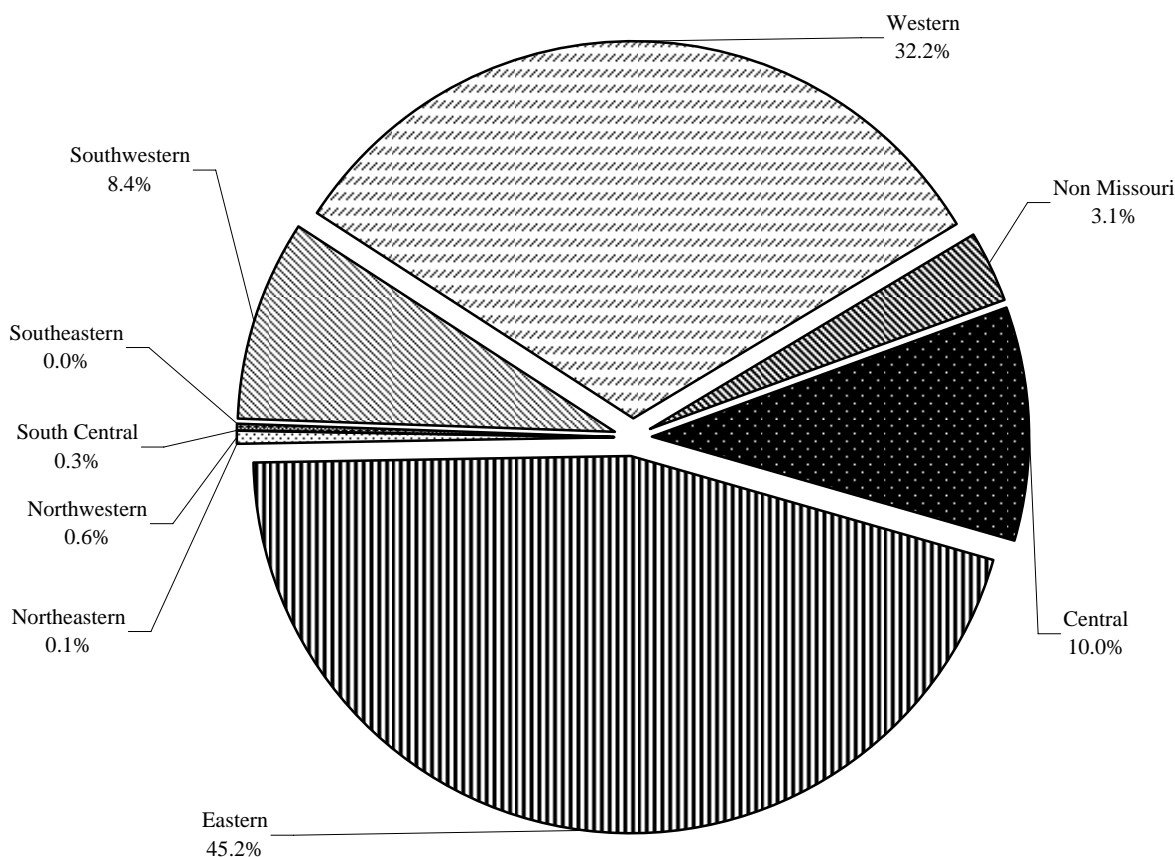
Missouri Geographic Regions



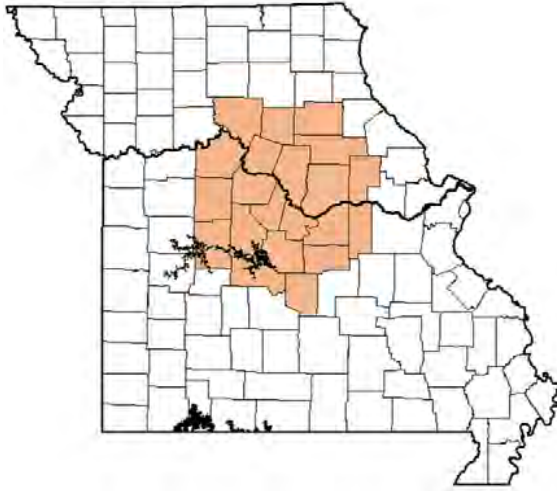
Missouri Total Enrollment in Each Region⁵

by Enrollment Classification

Region	HMO Plan Enrollees	POS Plan Enrollees	Medicare Enrollees ²	Medicaid Enrollees	Total Members	% of Missouri Market
Central	7,381	24,091	209	50,421	82,102	10.0%
Eastern	65,249	49,552	67,903	187,400	370,104	45.2%
Northeastern	86	591	3	66	746	0.1%
Northwestern	5,027	249	4	15	5,295	0.6%
South Central	829	1,587	86	14	2,516	0.3%
Southeastern	40	141	15	71	267	0.0%
Southwestern	23,929	33,575	10,075	1,551	69,130	8.4%
Western	116,535	18,397	20,997	108,394	264,323	32.2%
Non Missouri	20,930	3,864	244	89	25,127	3.1%
TOTAL²	240,006	132,047	99,536	348,021	819,610	100.0%
% of Missouri Market²	26.7%	15.6%	12.1%	42.5%	96.9%	



Central Region Counties



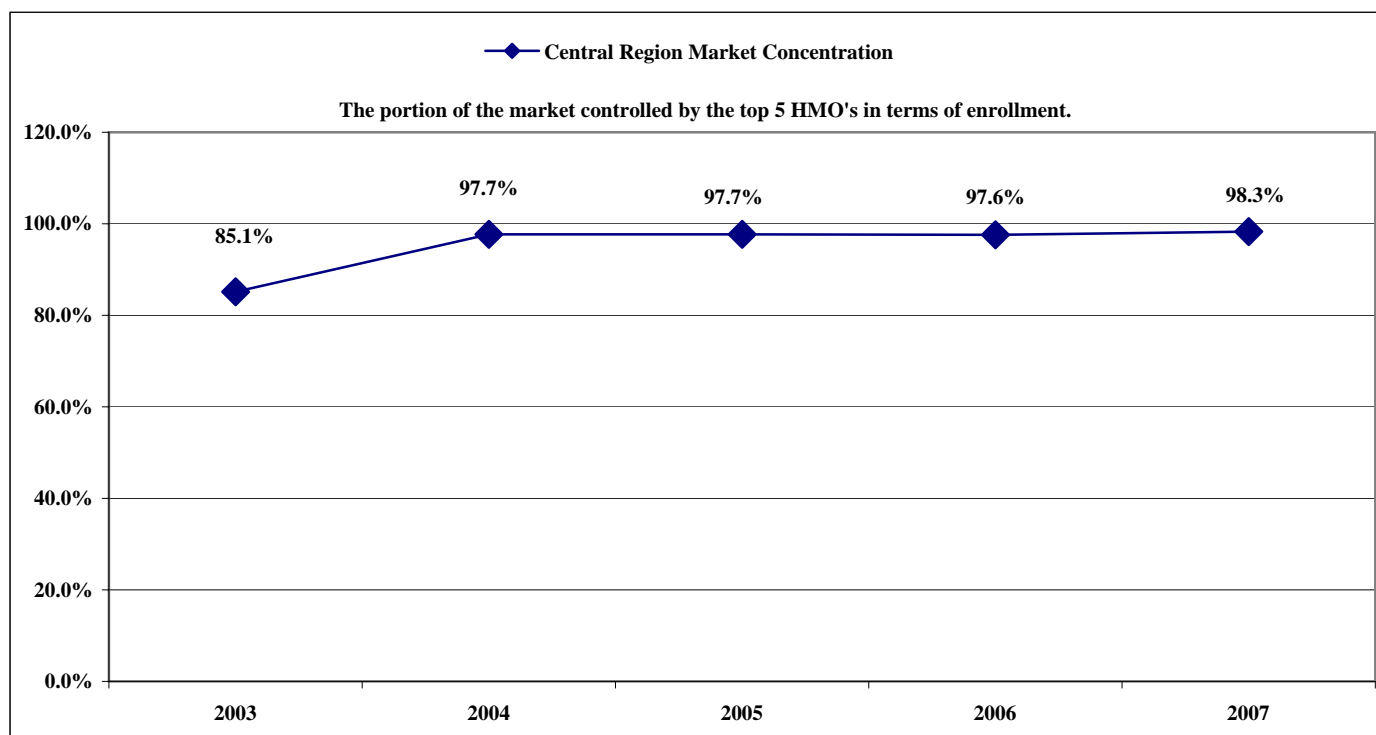
	Saline	Randolph	Pettis	Pulaski	Osage	Morgan	Montgomery	Monroe	Moniteau	Miller	Maries	Howard	Gasconade	Cooper	Cole	Chariton	Camden	Callaway	Boone	Benton	Audrain
Alliance For Community Health, LLC dba Mercy CarePlus	+	+	+	+	+	+	+	+	+	+	+	+	+	+	+	+	+	+	+	+	+
Community Health Plan	○																				
Coventry Health Care of Kansas, Inc.	●		●																●		
Group Health Plan, Inc.							●						●		●			●	●		
Healthcare USA of Missouri, LLC	+	+	+	+	+	+	+	+	+	+	+	+	+	+	+	+	+	+	+	+	+
HealthLink HMO, Inc. dba HealthLink HMO	○	○	○		○	○	○	○	○	○	○	○	○	○	○	○	○	○	○	○	○
HMO Missouri, Inc. dba Anthem Blue Cross & Blue Shield		●		●	●	●	●	●	●	●	●	●	●	●	●	●	●	●	●	●	●
Mercy Health Plan of Missouri, Inc. dba Premier Health Plans	○	●	●	○	○	●	○	○	●	○	○	●	○	○	●	○	●	○	○	○	○
Missouri Care, Inc.	+	+	+	+	+	+	+	+	+	+	+	+	+	+	+	+	+	+	+	+	+
United Healthcare of the Midwest, Inc.	○	○	○	○	○	○	○	○	○	○	○	○	○	○	○	○	○	○	○	○	○

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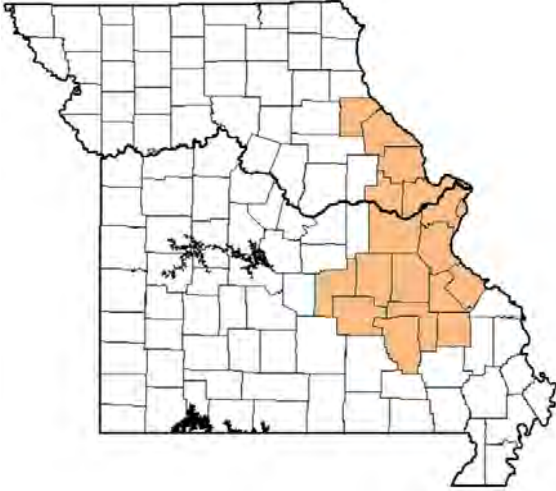
Central Region Enrollment⁵

By Company and Enrollment Classification

Health Maintenance Organization	HMO Plan Enrollees	POS Plan Enrollees	Medicare Enrollees ²	Medicaid Enrollees	Total Members	Market Share
Aetna Health, Inc.	9	4	0	0	13	0.0%
Alliance For Community Health, LLC dba Mercy CarePlus	0	0	0	1,314	1,314	1.6%
Blue-Advantage Plus of Kansas City, Inc. dba Blue-Advantage Plus	0	0	0	105	105	0.1%
Blue Cross & Blue Shield of Kansas City	26	0	0	0	26	0.0%
Children's Mercy's Family Health Partners, Inc.	0	0	0	16	16	0.0%
CIGNA Healthcare of Ohio, Inc. dba CIGNA Healthcare of Kansas/Missouri	0	0	0	0	0	0.0%
CIGNA Healthcare of St. Louis, Inc.	8	0	0	0	8	0.0%
Community Health Plan	1	0	0	0	1	0.0%
Coventry Health Care of Kansas, Inc.	81	90	11	0	182	0.2%
Cox Health Systems HMO, Inc.	1	2	0	0	3	0.0%
Essence, LLP	0	0	0	0	0	0.0%
FirstGuard Health Plan, Inc.	0	0	0	0	0	0.0%
Good Health HMO, Inc. dba Blue-Care, Inc.	166	0	0	0	166	0.2%
Group Health Plan, Inc.	223	389	11	0	623	0.8%
Harmony Health Plan of Illinois, Inc. dba Harmony Health Plan of Missouri	0	0	0	93	93	0.1%
Healthcare USA of Missouri, LLC	0	0	0	19,390	19,390	23.6%
HealthLink HMO, Inc. dba HealthLink HMO	0	0	0	0	0	0.0%
HMO Missouri, Inc. dba Anthem Blue Cross & Blue Shield	5,905	22,032	0	0	27,937	34.0%
Humana Health Plan, Inc.	35	0	6	0	41	0.0%
Mercy Health Plan of Missouri, Inc. dba Premier Health Plans	913	1,566	83	0	2,562	3.1%
Missouri Care, Inc.	0	0	0	29,503	29,503	35.9%
United Healthcare of the Midwest, Inc.	13	8	98	0	119	0.1%
TOTAL	7,381	24,091	209	50,421	82,102	100.0%



Eastern Region Counties



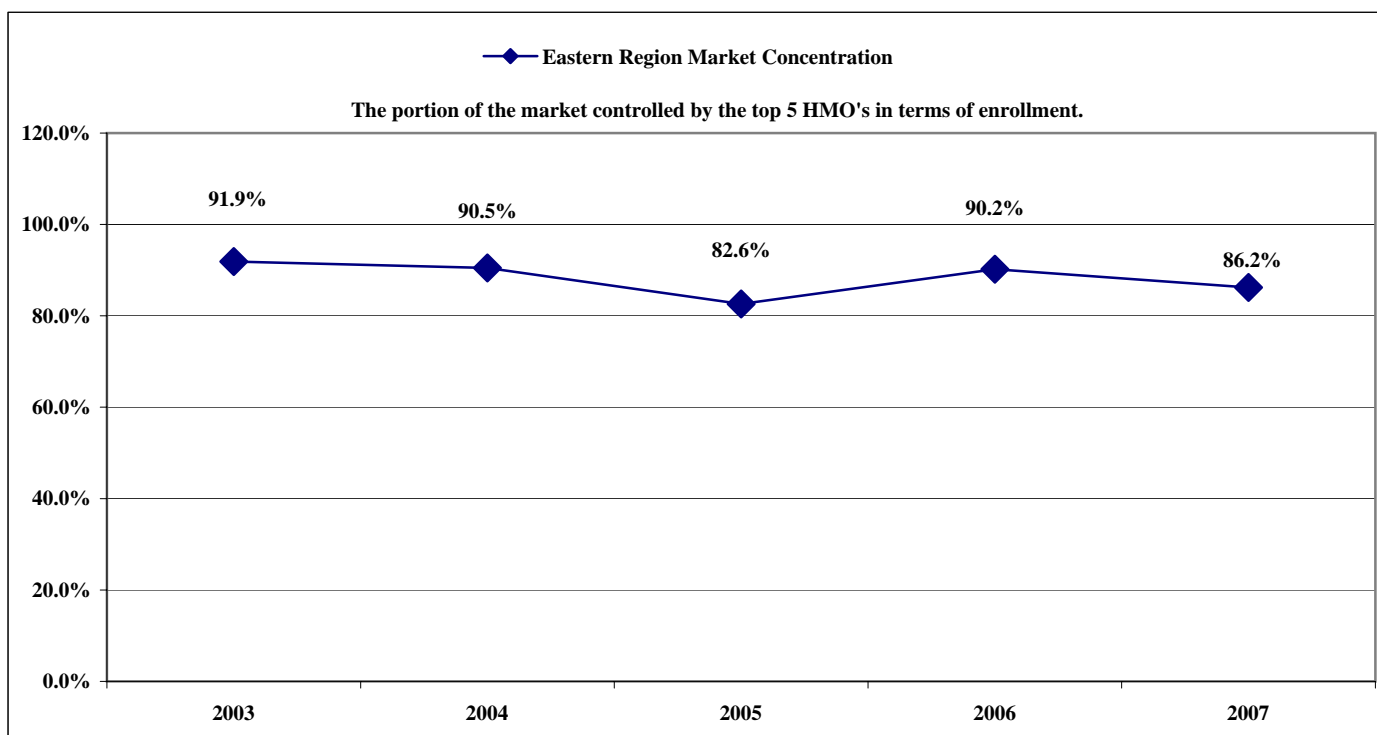
	Crawford	Dent	Franklin	Iron	Jefferson	Lincoln	Madison	Phelps	Pike	Ralls	Reynolds	St. Charles	St. Francois	St. Louis	St. Louis City	Ste. Genevieve	Warren	Washington
Aetna Health, Inc.					●							●		●	●			
Alliance For Community Health, LLC dba Mercy CarePlus	+		+		+	+	+	+	+	+		+	+	+	+	+	+	+
CIGNA Healthcare of St. Louis, Inc.			●		●							●		●	●			
Essence, LLP					×							×		×	×			
Group Health Plan, Inc.	●		●		●	●						●	●	●	●	●	●	●
Harmony Health Plan of Illinois, Inc. dba Harmony Health Plan of Missouri, Inc.			+		+	+	+		+			+	+	+	+	+	+	+
Healthcare USA of Missouri, LLC	+		+		+	+		+	+	+		+	+	+	+	+	+	+
HealthLink HMO, Inc. dba HealthLink HMO	○		○	○	○	○	○		○			○	○	○	○	○	○	○
HMO Missouri, Inc. dba Anthem Blue Cross & Blue Shield	●		●		●	●		●	●			●	●	●	●	●	●	●
Mercy Health Plan of Missouri, Inc. dba Premier Health Plans	○	○	●	○	○	○	●	●	○	○	○	●	○	●	●	○	●	○
Missouri Care, Inc.								+		+								
United Healthcare of the Midwest, Inc.	○	○	○	○	○	○	○	○	○		○	○	○	○	○	○	○	○

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Eastern Region Enrollment⁵

By Company and Enrollment Classification

Health Maintenance Organization	HMO Plan Enrollees	POS Plan Enrollees	Medicare Enrollees ²	Medicaid Enrollees	Total Members	Market Share
Aetna Health, Inc.	2,012	1,545	0	0	3,557	1.0%
Alliance For Community Health, LLC dba Mercy CarePlus	0	0	0	61,722	61,722	16.7%
Blue-Advantage Plus of Kansas City, Inc. dba Blue-Advantage Plus	0	0	0	0	0	0.0%
Blue Cross & Blue Shield of Kansas City	0	0	0	0	0	0.0%
Children's Mercy's Family Health Partners, Inc.	0	0	0	10	10	0.0%
CIGNA Healthcare of Ohio, Inc. dba CIGNA Healthcare of Kansas/Missouri	0	0	0	0	0	0.0%
CIGNA Healthcare of St. Louis, Inc.	2,912	98	0	0	3,010	0.8%
Community Health Plan	0	0	0	0	0	0.0%
Coventry Health Care of Kansas, Inc.	13	10	1	0	24	0.0%
Cox Health Systems HMO, Inc.	0	0	0	0	0	0.0%
Essence, LLP	0	0	11,592	0	11,592	3.1%
FirstGuard Health Plan, Inc.	0	0	0	0	0	0.0%
Good Health HMO, Inc. dba Blue-Care, Inc.	10	0	0	0	10	0.0%
Group Health Plan, Inc.	23,499	25,208	15,862	0	64,569	17.4%
Harmony Health Plan of Illinois, Inc. dba Harmony Health Plan of Missouri	0	0	0	9,687	9,687	2.6%
Healthcare USA of Missouri, LLC	0	0	0	115,834	115,834	31.3%
HealthLink HMO, Inc. dba HealthLink HMO	81	10	0	0	91	0.0%
HMO Missouri, Inc. dba Anthem Blue Cross & Blue Shield	25,936	17,409	0	0	43,345	11.7%
Humana Health Plan, Inc.	12	0	3	0	15	0.0%
Mercy Health Plan of Missouri, Inc. dba Premier Health Plans	9,312	4,957	8,663	0	22,932	6.2%
Missouri Care, Inc.	0	0	0	147	147	0.0%
United Healthcare of the Midwest, Inc.	1,462	315	31,782	0	33,559	9.1%
TOTAL	65,249	49,552	67,903	187,400	370,104	100.0%



Northeastern Region Counties



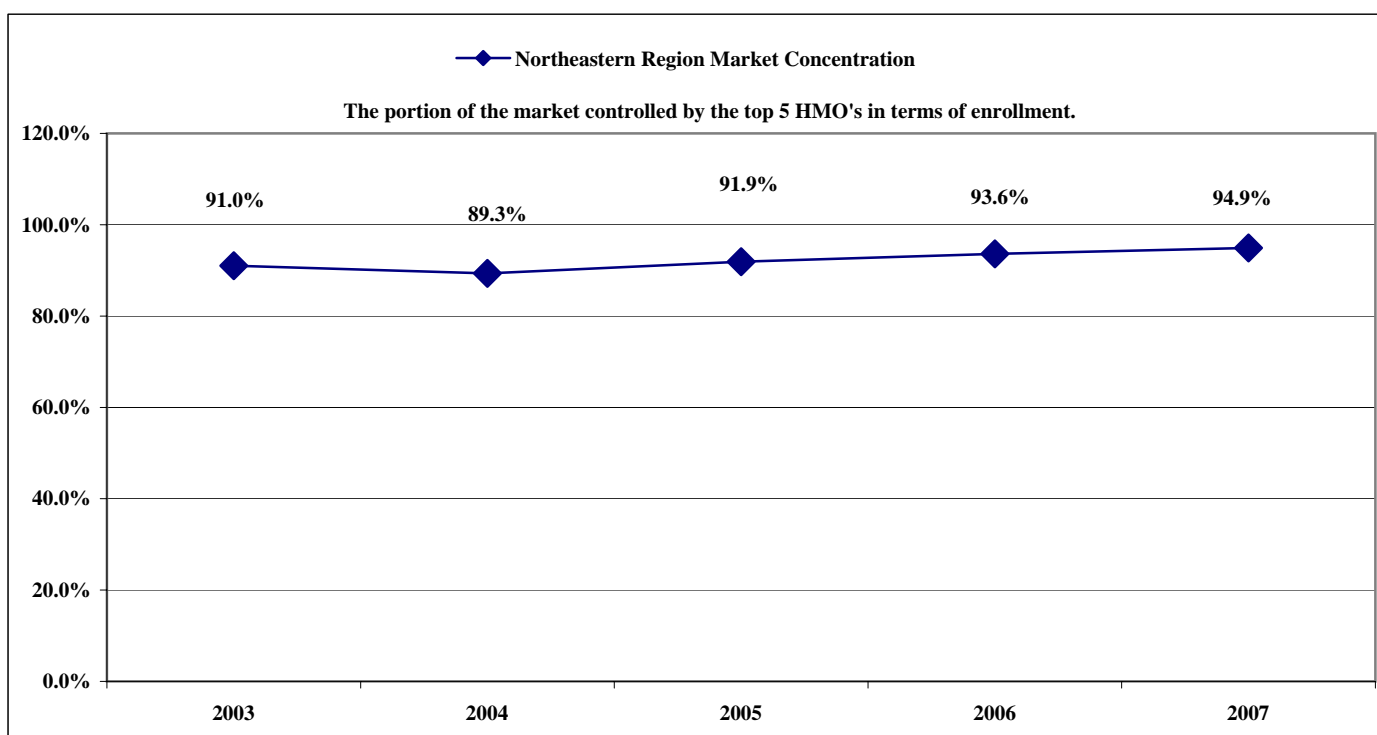
	Adair	Clark	Knox	Lewis	Linn	Macon	Marion	Putnam	Schuyler	Scotland	Shelby	Sullivan
Alliance For Community Health, LLC dba Mercy CarePlus						+	+				+	
Community Health Plan								○				○
Healthcare USA of Missouri, LLC					+	+	+				+	
HealthLink HMO, Inc. dba HealthLink HMO	○	○	○	○	○	○		○	○	○		○
HMO Missouri, Inc. dba Anthem Blue Cross & Blue Shield						●						
Mercy Health Plan of Missouri, Inc. dba Premier Health Plans					○	○	○					
Missouri Care, Inc.					+	+	+				+	
United Healthcare of the Midwest, Inc.						○						

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Northeastern Region Enrollment⁵

By Company and Enrollment Classification

Health Maintenance Organization	HMO Plan Enrollees	POS Plan Enrollees	Medicare Enrollees ²	Medicaid Enrollees	Total Members	Market Share
Aetna Health, Inc.	0	1	0	0	1	0.1%
Alliance For Community Health, LLC dba Mercy CarePlus	0	0	0	3	3	0.4%
Blue-Advantage Plus of Kansas City, Inc. dba Blue-Advantage Plus	0	0	0	2	2	0.3%
Blue Cross & Blue Shield of Kansas City	0	0	0	0	0	0.0%
Children's Mercy's Family Health Partners, Inc.	0	0	0	1	1	0.1%
CIGNA Healthcare of Ohio, Inc. dba CIGNA Healthcare of Kansas/Missouri	0	0	0	0	0	0.0%
CIGNA Healthcare of St. Louis, Inc.	0	0	0	0	0	0.0%
Community Health Plan	25	0	0	0	25	3.4%
Coventry Health Care of Kansas, Inc.	22	18	0	0	40	5.4%
Cox Health Systems HMO, Inc.	0	0	0	0	0	0.0%
Essence, LLP	0	0	0	0	0	0.0%
FirstGuard Health Plan, Inc.	0	0	0	0	0	0.0%
Good Health HMO, Inc. dba Blue-Care, Inc.	7	0	0	0	7	0.9%
Group Health Plan, Inc.	2	7	2	0	11	1.5%
Harmony Health Plan of Illinois, Inc. dba Harmony Health Plan of Missouri	0	0	0	0	0	0.0%
Healthcare USA of Missouri, LLC	0	0	0	12	12	1.6%
HealthLink HMO, Inc. dba HealthLink HMO	0	0	0	0	0	0.0%
HMO Missouri, Inc. dba Anthem Blue Cross & Blue Shield	22	547	0	0	569	76.3%
Humana Health Plan, Inc.	0	0	0	0	0	0.0%
Mercy Health Plan of Missouri, Inc. dba Premier Health Plans	8	18	0	0	26	3.5%
Missouri Care, Inc.	0	0	0	48	48	6.4%
United Healthcare of the Midwest, Inc.	0	0	1	0	1	0.1%
TOTAL	86	591	3	66	746	100.0%



Northwestern Region Counties



	Andrew	Atchison	Daviess	DeKalb	Gentry	Grundy	Harrison	Holt	Mercer	Nodaway	Worth
CIGNA Healthcare of Ohio, Inc. dba CIGNA Healthcare of Kansas/Missouri	●			●							
Community Health Plan	●	●	●	●	●	●	●	●	●	●	●
Coventry Health Care of Kansas, Inc.	●		●	●	●	●	○				
Good Health HMO, Inc. dba Blue-Care, Inc.	●										

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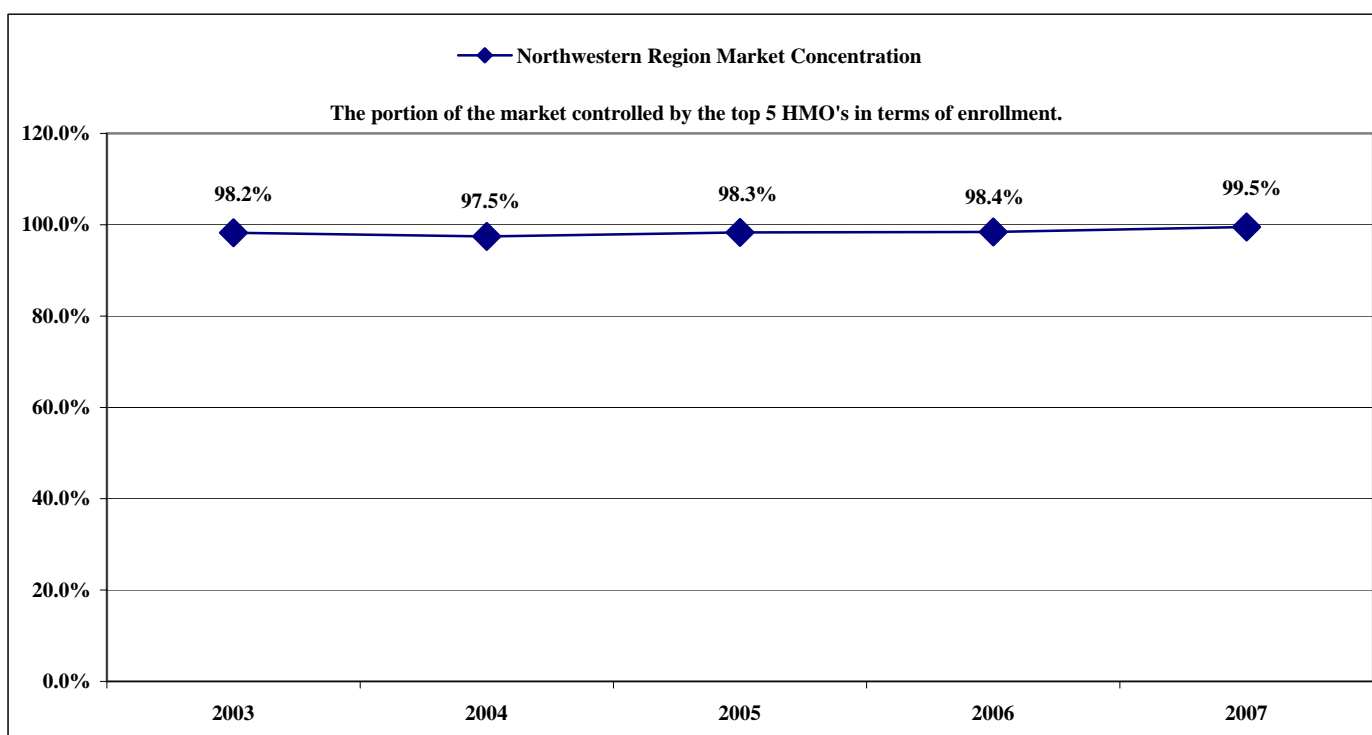
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Northwestern Region Enrollment⁵

By Company and Enrollment Classification

Health Maintenance Organization	HMO Plan Enrollees	POS Plan Enrollees	Medicare Enrollees ²	Medicaid Enrollees	Total Members	Market Share
Aetna Health, Inc.	63	1	0	0	64	1.2%
Alliance For Community Health, LLC dba Mercy CarePlus	0	0	0	0	0	0.0%
Blue-Advantage Plus of Kansas City, Inc. dba Blue-Advantage Plus	0	0	0	6	6	0.1%
Blue Cross & Blue Shield of Kansas City	8	0	0	0	8	0.2%
Children's Mercy's Family Health Partners, Inc.	0	0	0	4	4	0.1%
CIGNA Healthcare of Ohio, Inc. dba CIGNA Healthcare of Kansas/Missouri	0	0	0	0	0	0.0%
CIGNA Healthcare of St. Louis, Inc.	0	0	0	0	0	0.0%
Community Health Plan	3,357	45	0	0	3,402	64.2%
Coventry Health Care of Kansas, Inc.	214	202	2	0	418	7.9%
Cox Health Systems HMO, Inc.	0	0	0	0	0	0.0%
Essence, LLP	0	0	0	0	0	0.0%
FirstGuard Health Plan, Inc.	0	0	0	0	0	0.0%
Good Health HMO, Inc. dba Blue-Care, Inc.	1,309	0	0	0	1,309	24.7%
Group Health Plan, Inc.	0	0	0	0	0	0.0%
Harmony Health Plan of Illinois, Inc. dba Harmony Health Plan of Missouri	0	0	0	0	0	0.0%
Healthcare USA of Missouri, LLC	0	0	0	0	0	0.0%
HealthLink HMO, Inc. dba HealthLink HMO	0	0	0	0	0	0.0%
HMO Missouri, Inc. dba Anthem Blue Cross & Blue Shield	0	0	0	0	0	0.0%
Humana Health Plan, Inc.	73	0	2	0	75	1.4%
Mercy Health Plan of Missouri, Inc. dba Premier Health Plans	1	0	0	0	1	0.0%
Missouri Care, Inc.	0	0	0	5	5	0.1%
United Healthcare of the Midwest, Inc.	2	1	0	0	3	0.1%
TOTAL	5,027	249	4	15	5,295	100.0%



South Central Region Counties



	Douglas	Howell	Oregon	Ozark	Shannon	Texas	Wright
Cox Health Systems HMO, Inc.	●	●	●	●	●	●	●
HealthLink HMO, Inc. dba HealthLink HMO	○						○
HMO Missouri, Inc. dba Blue Anthem Cross & Blue Shield	●			●		●	●
Mercy Health Plan of Missouri, Inc. dba Premier Health Plans	○	●	●	○	○	○	●
United Healthcare of the Midwest, Inc.	○					○	○

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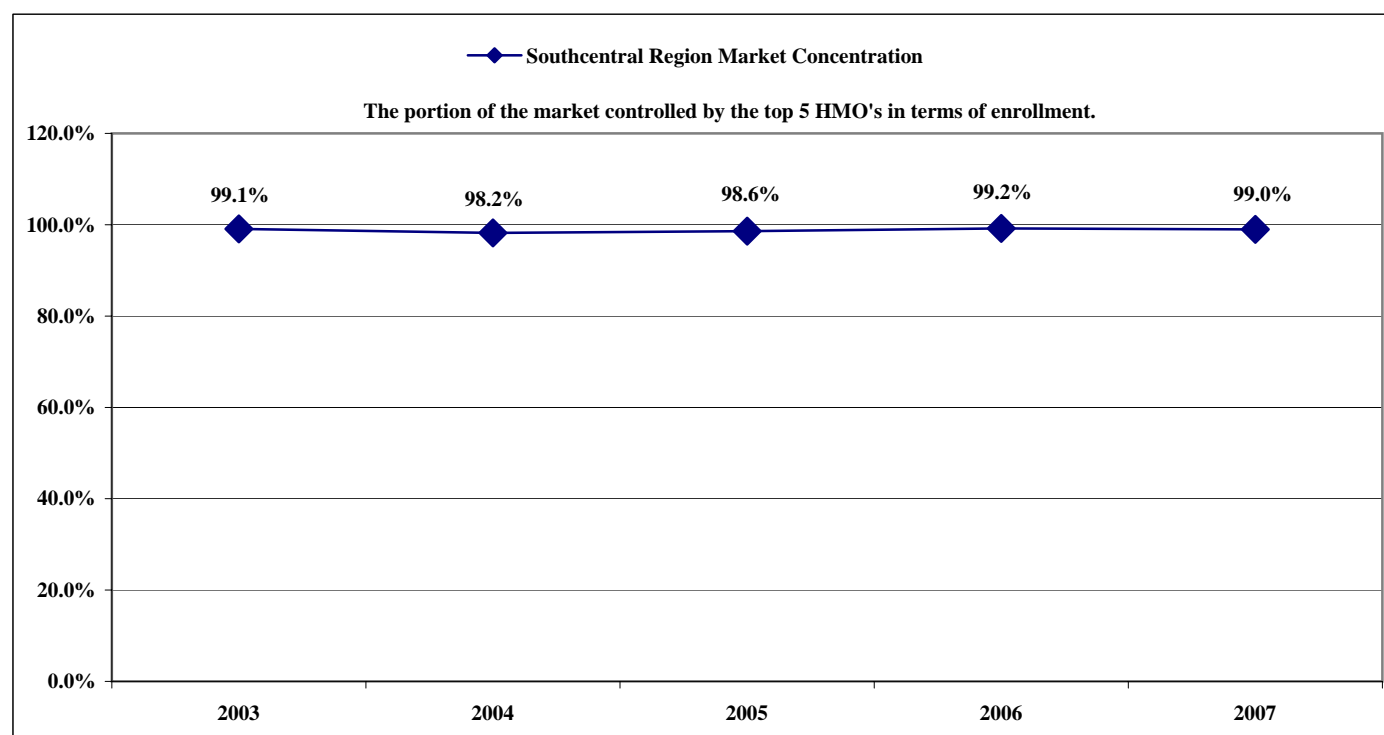
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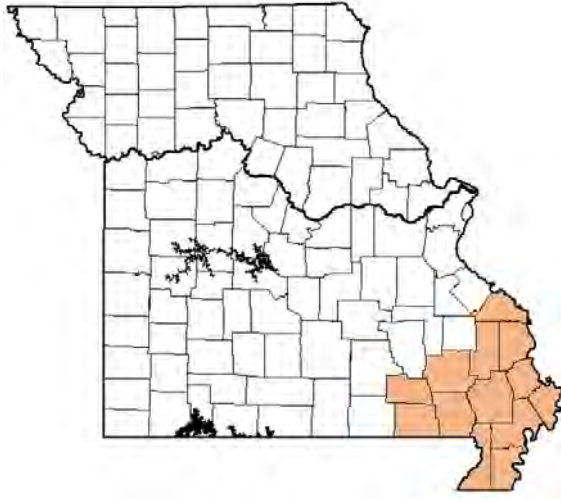
South Central Region Enrollment⁵

By Company and Enrollment Classification

Health Maintenance Organization	HMO Plan Enrollees	POS Plan Enrollees	Medicare Enrollees ²	Medicaid Enrollees	Total Members	Market Share
Aetna Health, Inc.	0	0	0	0	0	0.0%
Alliance For Community Health, LLC dba Mercy CarePlus	0	0	0	1	1	0.0%
Blue-Advantage Plus of Kansas City, Inc. dba Blue-Advantage Plus	0	0	0	1	1	0.0%
Blue Cross & Blue Shield of Kansas City	0	0	0	0	0	0.0%
Children's Mercy's Family Health Partners, Inc.	0	0	0	0	0	0.0%
CIGNA Healthcare of Ohio, Inc. dba CIGNA Healthcare of Kansas/Missouri	0	0	0	0	0	0.0%
CIGNA Healthcare of St. Louis, Inc.	0	0	0	0	0	0.0%
Community Health Plan	0	0	0	0	0	0.0%
Coventry Health Care of Kansas, Inc.	9	16	0	0	25	1.0%
Cox Health Systems HMO, Inc.	145	234	0	0	379	15.1%
Essence, LLP	0	0	0	0	0	0.0%
FirstGuard Health Plan, Inc.	0	0	0	0	0	0.0%
Good Health HMO, Inc. dba Blue-Care, Inc.	2	0	0	0	2	0.1%
Group Health Plan, Inc.	0	5	0	0	5	0.2%
Harmony Health Plan of Illinois, Inc. dba Harmony Health Plan of Missouri	0	0	0	2	2	0.1%
Healthcare USA of Missouri, LLC	0	0	0	5	5	0.2%
HealthLink HMO, Inc. dba HealthLink HMO	0	0	0	0	0	0.0%
HMO Missouri, Inc. dba Anthem Blue Cross & Blue Shield	409	636	0	0	1,045	41.5%
Humana Health Plan, Inc.	7	0	1	0	8	0.3%
Mercy Health Plan of Missouri, Inc. dba Premier Health Plans	255	696	82	0	1,033	41.1%
Missouri Care, Inc.	0	0	0	5	5	0.2%
United Healthcare of the Midwest, Inc.	2	0	3	0	5	0.2%
TOTAL	829	1,587	86	14	2,516	100.0%



Southeastern Region Counties



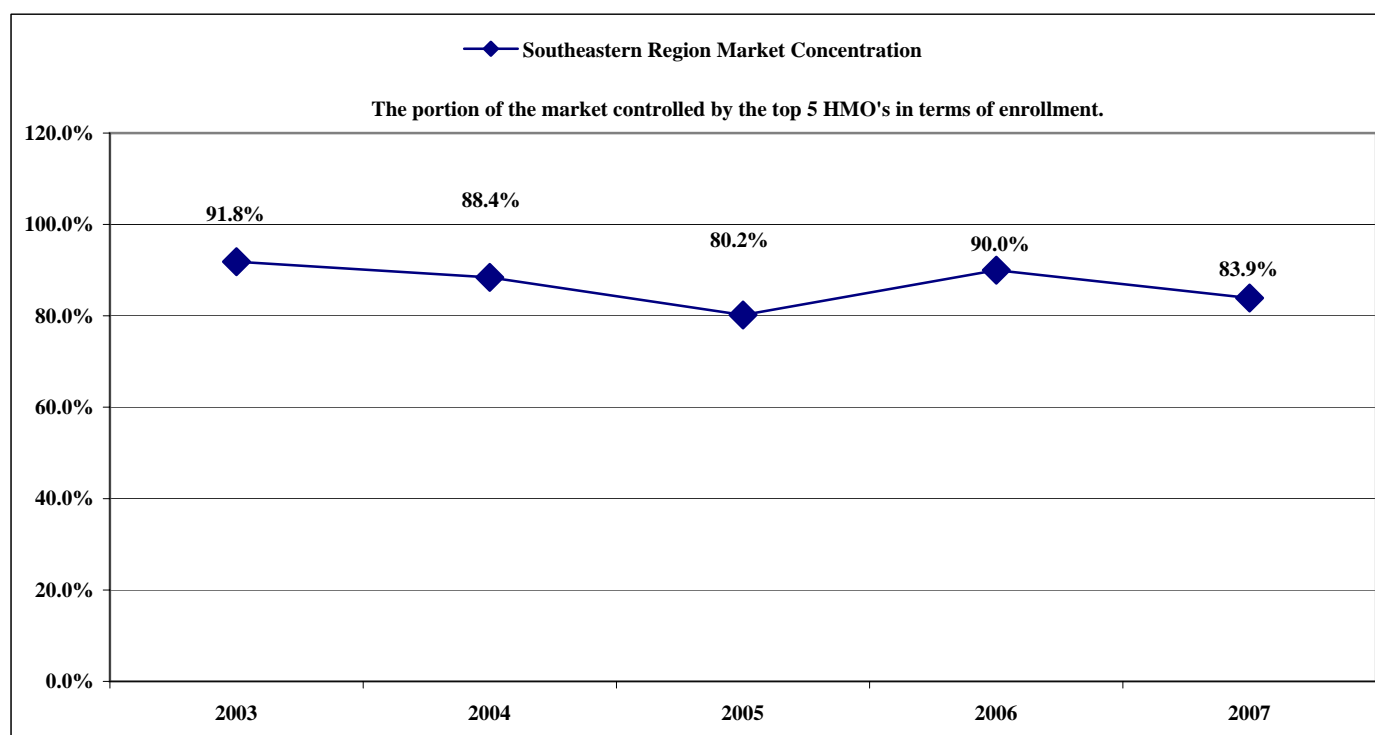
Wayne	Stoddard	Scott	Ripley	Perry	Pemiscot	New Madrid	Mississippi	Dunklin	Carter	Cape Girardeau	Butler	Bollinger
				+								
				+								
				○	○	○		○				
○			○	○					○		○	
Alliance For Community Health, LLC dba Mercy CarePlus												
Harmony Health Plan of Illinois, Inc. dba Harmony Health Plan of Missouri, Inc.												
HealthLink HMO, Inc. dba HealthLink HMO												
United Healthcare of the Midwest, Inc.												

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Southeastern Region Enrollment⁵

By Company and Enrollment Classification

Health Maintenance Organization	HMO Plan Enrollees	POS Plan Enrollees	Medicare Enrollees ²	Medicaid Enrollees	Total Members	Market Share
Aetna Health, Inc.	0	3	0	0	3	1.1%
Alliance For Community Health, LLC dba Mercy CarePlus	0	0	0	12	12	4.5%
Blue-Advantage Plus of Kansas City, Inc. dba Blue-Advantage Plus	0	0	0	0	0	0.0%
Blue Cross & Blue Shield of Kansas City	0	0	0	0	0	0.0%
Children's Mercy's Family Health Partners, Inc.	0	0	0	0	0	0.0%
CIGNA Healthcare of Ohio, Inc. dba CIGNA Healthcare of Kansas/Missouri	0	0	0	0	0	0.0%
CIGNA Healthcare of St. Louis, Inc.	4	0	0	0	4	1.5%
Community Health Plan	0	0	0	0	0	0.0%
Coventry Health Care of Kansas, Inc.	0	1	0	0	1	0.4%
Cox Health Systems HMO, Inc.	1	0	0	0	1	0.4%
Essence, LLP	0	0	0	0	0	0.0%
FirstGuard Health Plan, Inc.	0	0	0	0	0	0.0%
Good Health HMO, Inc. dba Blue-Care, Inc.	2	0	0	0	2	0.7%
Group Health Plan, Inc.	7	36	4	0	47	17.6%
Harmony Health Plan of Illinois, Inc. dba Harmony Health Plan of Missouri	0	0	0	24	24	9.0%
Healthcare USA of Missouri, LLC	0	0	0	27	27	10.1%
HealthLink HMO, Inc. dba HealthLink HMO	0	0	0	0	0	0.0%
HMO Missouri, Inc. dba Anthem Blue Cross & Blue Shield	24	89	0	0	113	42.3%
Humana Health Plan, Inc.	0	0	0	0	0	0.0%
Mercy Health Plan of Missouri, Inc. dba Premier Health Plans	2	6	5	0	13	4.9%
Missouri Care, Inc.	0	0	0	8	8	3.0%
United Healthcare of the Midwest, Inc.	0	6	6	0	12	4.5%
TOTAL	40	141	15	71	267	100.0%



Southwestern Region Counties



	Barry	Barton	Cedar	Christian	Dade	Dallas	Greene	Hickory	Jasper	Laclede	Lawrence	McDonald	Newton	Polk	St. Clair	Stone	Taney	Vernon	Webster
Alliance For Community Health, LLC dba Mercy CarePlus			+			+				+				+	+			+	
Blue-Advantage Plus of Kansas City, Inc. dba Blue-Advantage Plus															+				
Blue Cross & Blue Shield of Kansas City															●				
Children's Mercy's Family Health Partners, Inc.			+											+	+			+	
CIGNA Healthcare of Ohio, Inc. dba CIGNA Healthcare of Kansas/Missouri	●			●			●		●		●		●	●				●	●
Coventry Health Care of Kansas, Inc.		●	●	●	●	●	●	●	●		●		●	●	●			●	●
Cox Health Systems HMO, Inc.	●	●	●	●	●	●	●	●	●	●	●	●	●	●		●	●	●	●
FirstGuard Health Plan, Inc.															+				
Healthcare USA of Missouri, LLC			+							+				+	+			+	
HealthLink HMO, Inc. dba HealthLink HMO	○			○	○	○	○		○	○	○	○	○			○			○
HMO Missouri, Inc. dba Anthem Blue Cross & Blue Shield	●	●	●	●	●	●	●	●	●	●	●	●	●	●		●	●		●
Mercy Health Plan of Missouri, Inc. dba Premier Health Plans	●	○	○	●	●	○	●	○	○	●	●	○	●	○	○	●	●	○	●
Missouri Care, Inc.										+									
United Healthcare of the Midwest, Inc.	○			○	○	○	○		○	○	○	○	○	○		○	○		○

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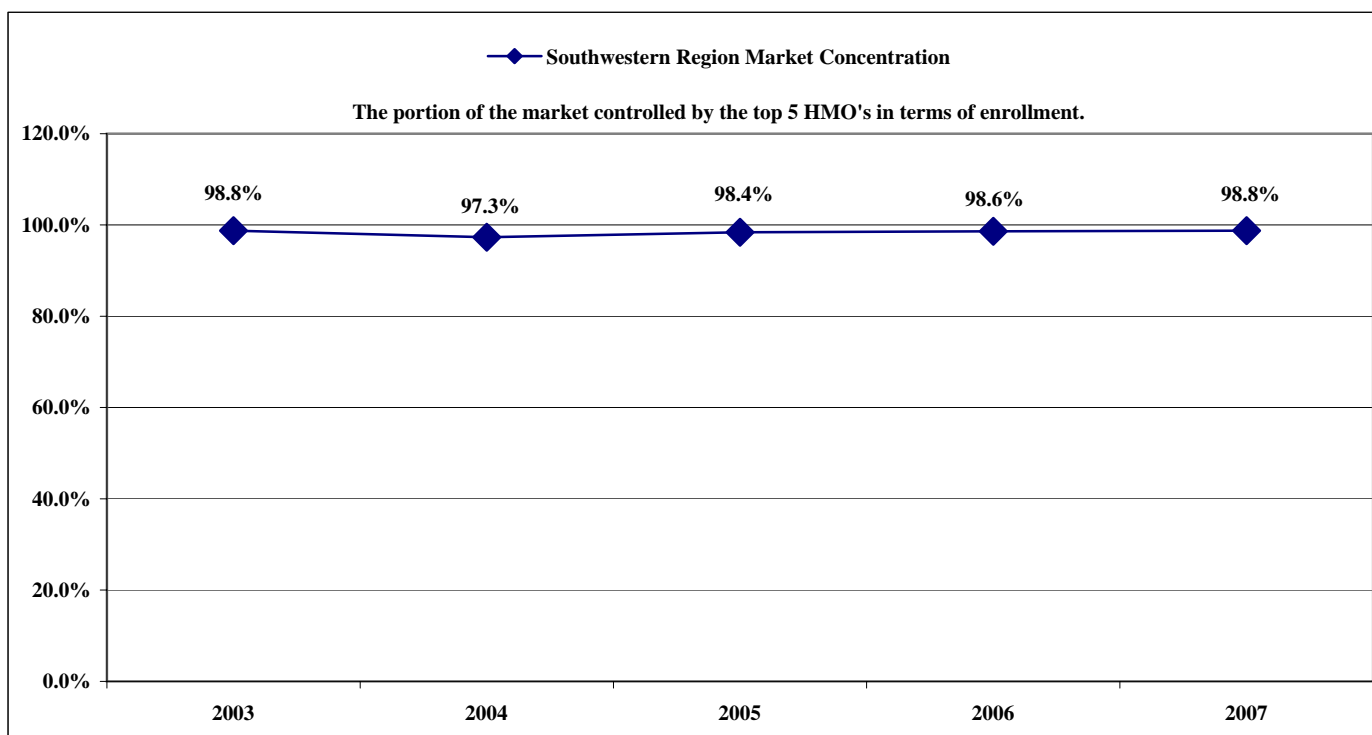
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Southwestern Region Enrollment⁵

By Company and Enrollment Classification

Health Maintenance Organization	HMO Plan Enrollees	POS Plan Enrollees	Medicare Enrollees ²	Medicaid Enrollees	Total Members	Market Share
Aetna Health, Inc.	11	0	0	0	11	0.0%
Alliance For Community Health, LLC dba Mercy CarePlus	0	0	0	92	92	0.1%
Blue-Advantage Plus of Kansas City, Inc. dba Blue-Advantage Plus	0	0	0	180	180	0.3%
Blue Cross & Blue Shield of Kansas City	28	0	0	0	28	0.0%
Children's Mercy's Family Health Partners, Inc.	0	0	0	1,020	1,020	1.5%
CIGNA Healthcare of Ohio, Inc. dba CIGNA Healthcare of Kansas/Missouri	18	1	0	0	19	0.0%
CIGNA Healthcare of St. Louis, Inc.	0	0	0	0	0	0.0%
Community Health Plan	1	0	0	0	1	0.0%
Coventry Health Care of Kansas, Inc.	512	1,098	5	0	1,615	2.3%
Cox Health Systems HMO, Inc.	2,951	3,040	0	0	5,991	8.7%
Essence, LLP	0	0	0	0	0	0.0%
FirstGuard Health Plan, Inc.	0	0	0	0	0	0.0%
Good Health HMO, Inc. dba Blue-Care, Inc.	70	0	0	0	70	0.1%
Group Health Plan, Inc.	9	4	2	0	15	0.0%
Harmony Health Plan of Illinois, Inc. dba Harmony Health Plan of Missouri	0	0	0	11	11	0.0%
Healthcare USA of Missouri, LLC	0	0	0	240	240	0.3%
HealthLink HMO, Inc. dba HealthLink HMO	0	1	0	0	1	0.0%
HMO Missouri, Inc. dba Anthem Blue Cross & Blue Shield	8,227	26,914	0	0	35,141	50.8%
Humana Health Plan, Inc.	34	0	11	0	45	0.1%
Mercy Health Plan of Missouri, Inc. dba Premier Health Plans	11,941	2,517	10,053	0	24,511	35.5%
Missouri Care, Inc.	0	0	0	8	8	0.0%
United Healthcare of the Midwest, Inc.	127	0	4	0	131	0.2%
TOTAL	23,929	33,575	10,075	1,551	69,130	100.0%



Western Region Counties



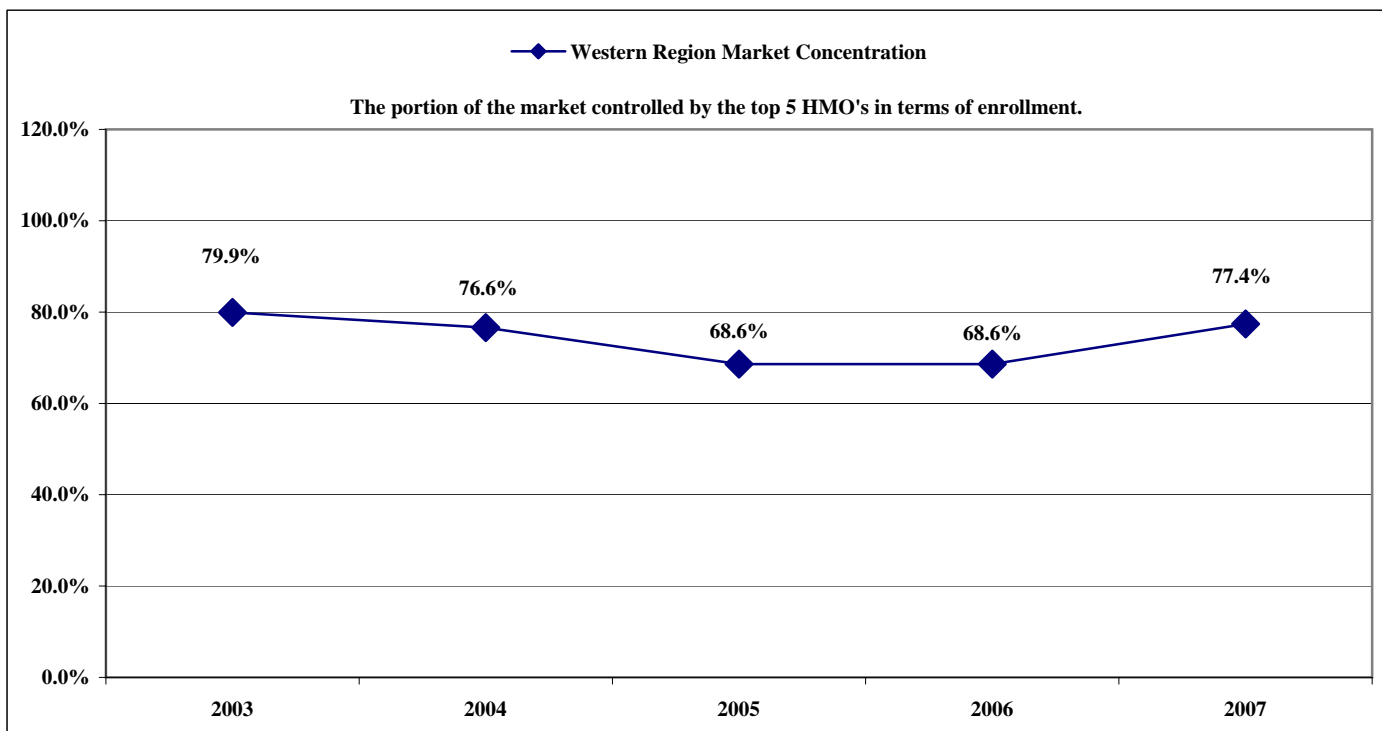
	Bates	Buchanan	Caldwell	Carroll	Cass	Clay	Clinton	Henry	Jackson	Johnson	Lafayette	Livingston	Platte	Ray
Aetna Health, Inc.		●			●	●			●		●		●	●
Alliance For Community Health, LLC dba Mercy CarePlus	+				+	+		+	+	+	+		+	+
Blue-Advantage Plus of Kansas City, Inc. dba Blue-Advantage Plus					+	+		+	+	+	+		+	+
Blue Cross & Blue Shield of Kansas City		●			●	●		●	●	●	●		●	●
Children's Mercy's Family Health Partners, Inc.	+				+	+		+	+	+	+		+	+
CIGNA Healthcare of Ohio, Inc. dba CIGNA Healthcare of Kansas/Missouri		●			●	●	●		●		●		●	●
Community Health Plan		●	●	●	○	●	●	○	●	○	○	●	●	●
Coventry Health Care of Kansas, Inc.	●	●	●	●	●	●	●	●	●	●	●	●	●	●
FirstGuard Health Plan, Inc.					+	+		+	+	+	+		+	+
Good Health HMO, Inc. dba Blue-Care, Inc.		●			●	●			●	●	●		●	●
Healthcare USA of Missouri, LLC	+				+	+		+	+	+	+		+	+
Humana Health Plan, Inc.	●	●	●	●	●	●	●	●	●	●	●		●	●
Mercy Health Plan of Missouri, Inc. dba Premier Health Plans								○						
United Healthcare of the Midwest, Inc.					○	○			○	○	○		○	○

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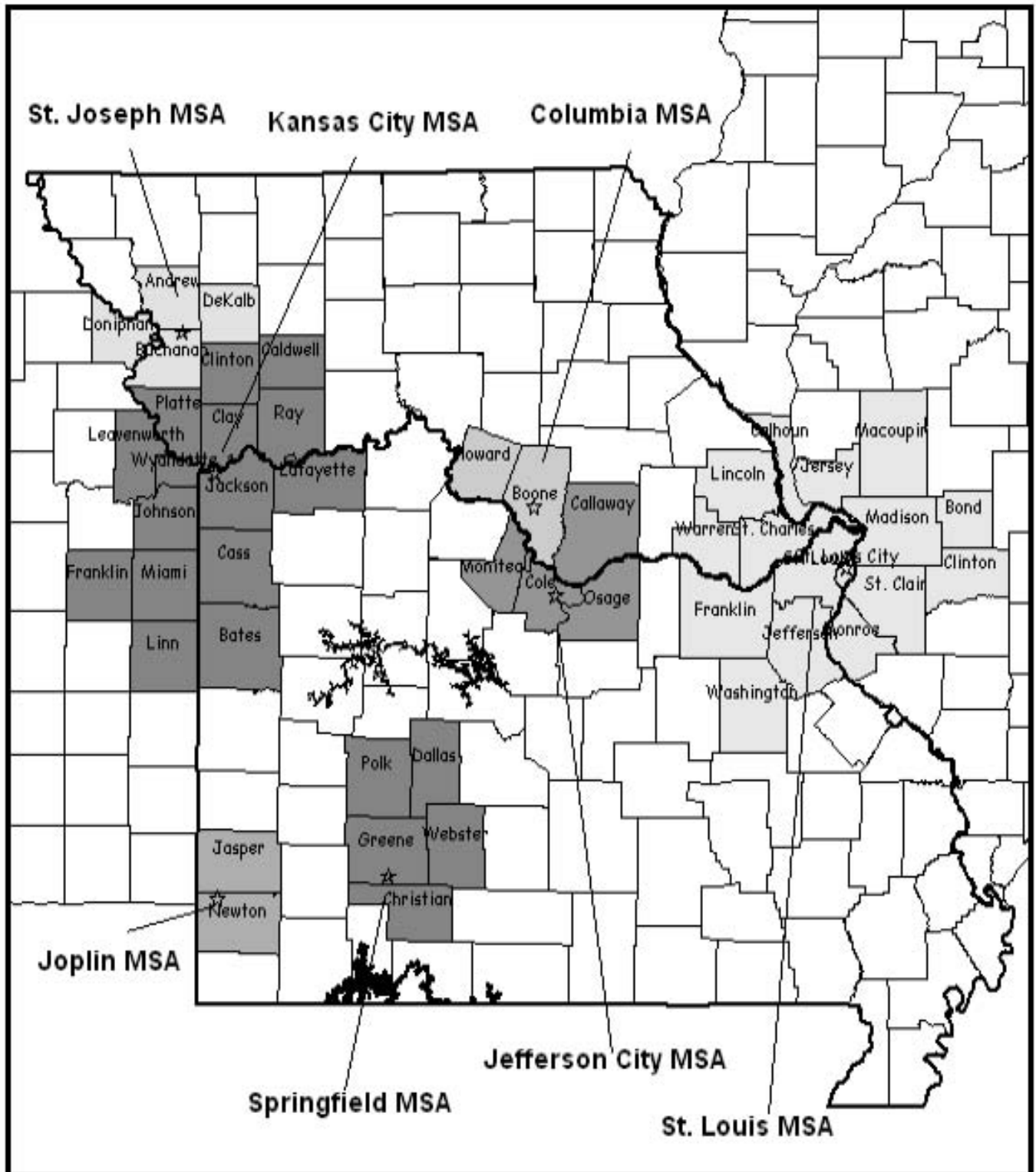
Western Region Enrollment⁵

By Company and Enrollment Classification

Health Maintenance Organization	HMO Plan Enrollees	POS Plan Enrollees	Medicare Enrollees ²	Medicaid Enrollees	Total Members	Market Share
Aetna Health, Inc.	9,251	2,277	0	0	11,528	4.4%
Alliance For Community Health, LLC dba Mercy CarePlus	0	0	0	4,382	4,382	1.7%
Blue-Advantage Plus of Kansas City, Inc. dba Blue-Advantage Plus	0	0	0	26,404	26,404	10.0%
Blue Cross & Blue Shield of Kansas City	12,114	0	0	0	12,114	4.6%
Children's Mercy's Family Health Partners, Inc.	0	0	0	42,869	42,869	16.2%
CIGNA Healthcare of Ohio, Inc. dba CIGNA Healthcare of Kansas/Missouri	1,176	413	0	0	1,589	0.6%
CIGNA Healthcare of St. Louis, Inc.	4	0	0	0	4	0.0%
Community Health Plan	3,730	70	0	0	3,800	1.4%
Coventry Health Care of Kansas, Inc.	23,196	15,274	7,149	0	45,619	17.3%
Cox Health Systems HMO, Inc.	4	5	0	0	9	0.0%
Essence, LLP	0	0	0	0	0	0.0%
FirstGuard Health Plan, Inc.	0	0	0	0	0	0.0%
Good Health HMO, Inc. dba Blue-Care, Inc.	55,010	0	0	0	55,010	20.8%
Group Health Plan, Inc.	11	17	3	0	31	0.0%
Harmony Health Plan of Illinois, Inc. dba Harmony Health Plan of Missouri	0	0	0	11	11	0.0%
Healthcare USA of Missouri, LLC	0	0	0	34,665	34,665	13.1%
HealthLink HMO, Inc. dba HealthLink HMO	2	0	0	0	2	0.0%
HMO Missouri, Inc. dba Anthem Blue Cross & Blue Shield	85	62	0	0	147	0.1%
Humana Health Plan, Inc.	11,057	0	13,836	0	24,893	9.4%
Mercy Health Plan of Missouri, Inc. dba Premier Health Plans	35	3	5	0	43	0.0%
Missouri Care, Inc.	0	0	0	63	63	0.0%
United Healthcare of the Midwest, Inc.	860	276	4	0	1,140	0.4%
TOTAL	116,535	18,397	20,997	108,394	264,323	100.0%



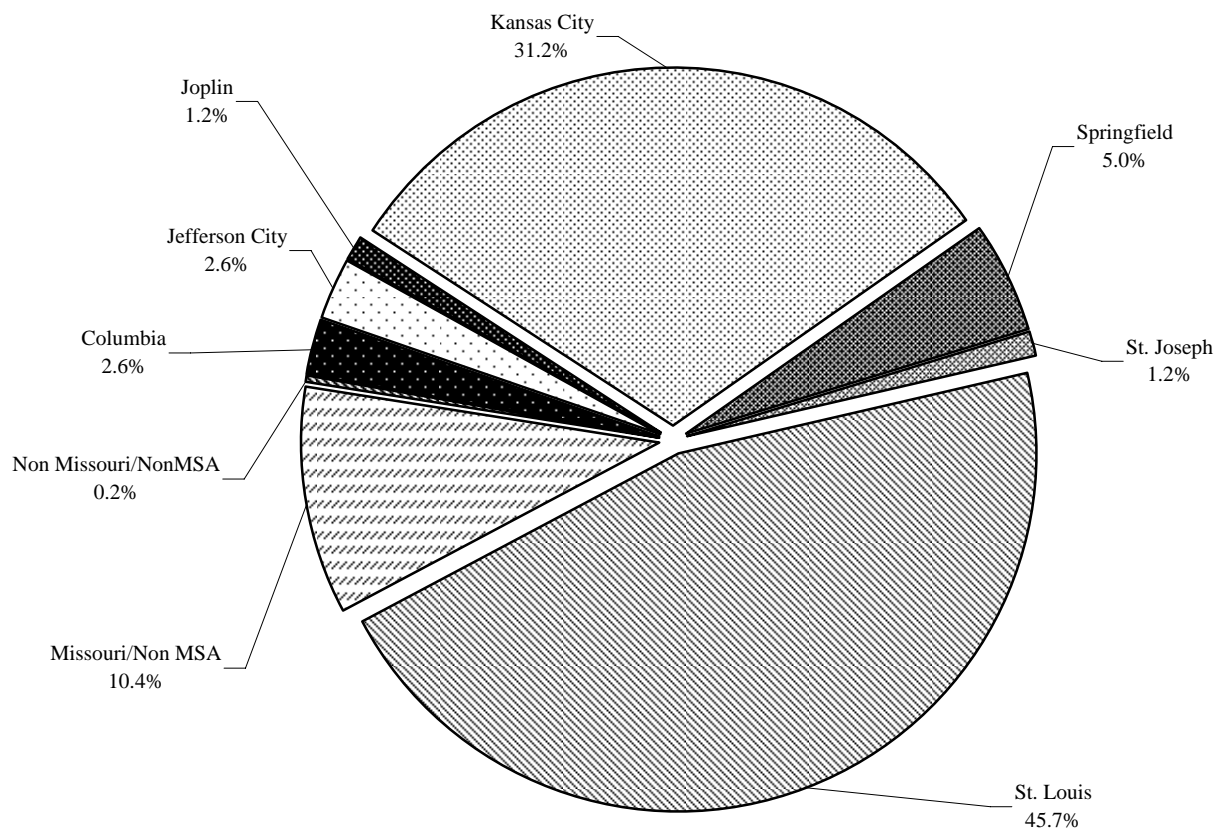
Missouri Metropolitan Statistical Areas



Missouri Total Enrollment in Each MSA ⁵

by Enrollment Classification

Region	HMO Plan Enrollees	POS Plan Enrollees	Medicare Enrollees ²	Medicaid Enrollees	Total Members	% of Missouri Market
Columbia	2,763	6,637	3	11,936	21,339	2.6%
Jefferson City	2,234	8,100	6	11,256	21,596	2.6%
Joplin	3,451	6,088	6	2	9,547	1.2%
Kansas City	114,115	17,756	20,944	102,658	255,473	31.2%
Springfield	13,497	19,462	7,353	312	40,624	5.0%
St. Joseph	8,907	462	15	95	9,479	1.2%
St. Louis	77,500	50,222	67,778	178,911	374,411	45.7%
Missouri/Non MSA	16,425	22,547	3,428	42,788	85,188	10.4%
Non Missouri/NonMSA	1,114	773	3	63	1,953	0.2%
TOTAL²	240,006	132,047	99,536	348,021	819,610	100.0%
% of Missouri Market²	29.1%	16.0%	12.1%	42.5%	99.8%	



Columbia MSA Counties



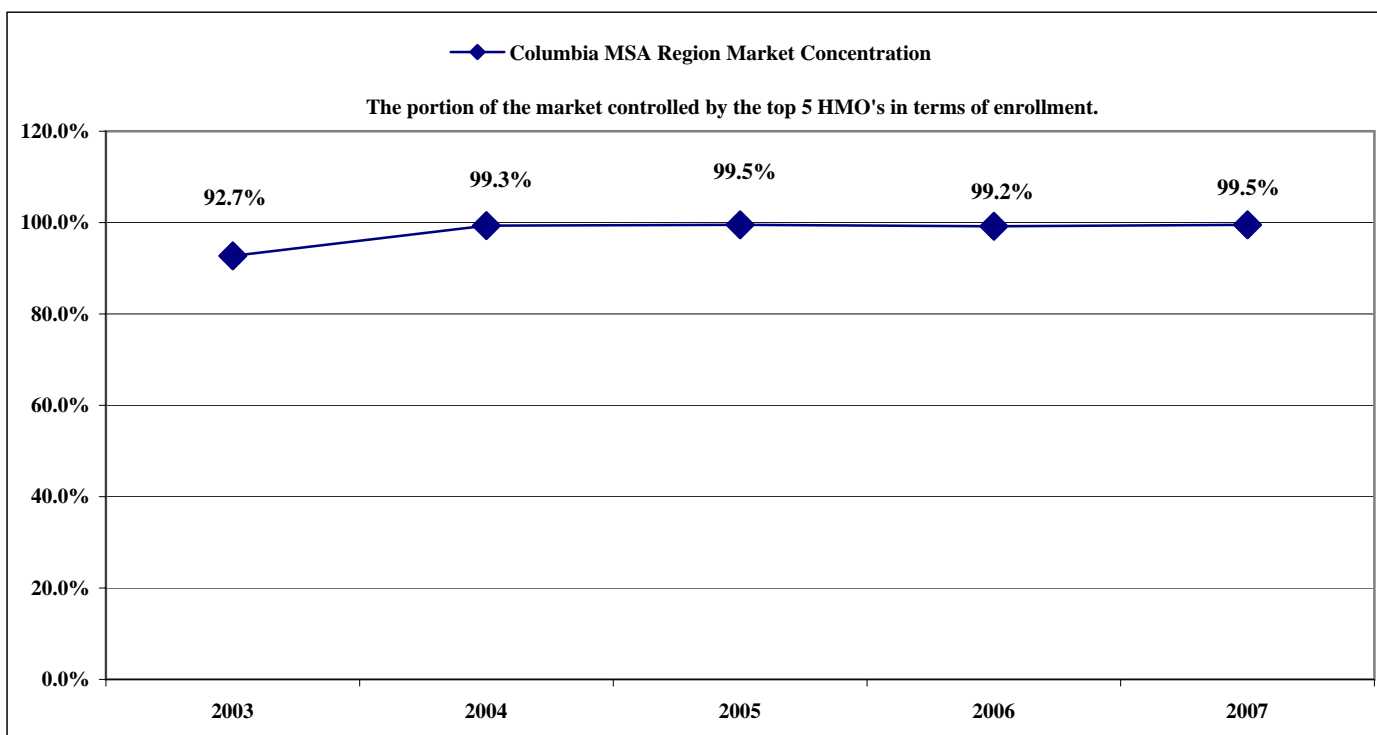
	Boone	Howard
Alliance For Community Health, LLC dba Mercy CarePlus	+	+
Group Health Plan, Inc.	●	
Healthcare USA of Missouri, LLC	+	+
HealthLink HMO, Inc. dba HealthLink HMO	○	○
HMO Missouri, Inc. dba Anthem Blue Cross & Blue Shield	●	●
Mercy Health Plan of Missouri, Inc. dba Premier Health Plans	○	●
Missouri Care, Inc.	+	+
United Healthcare of the Midwest, Inc.	○	○

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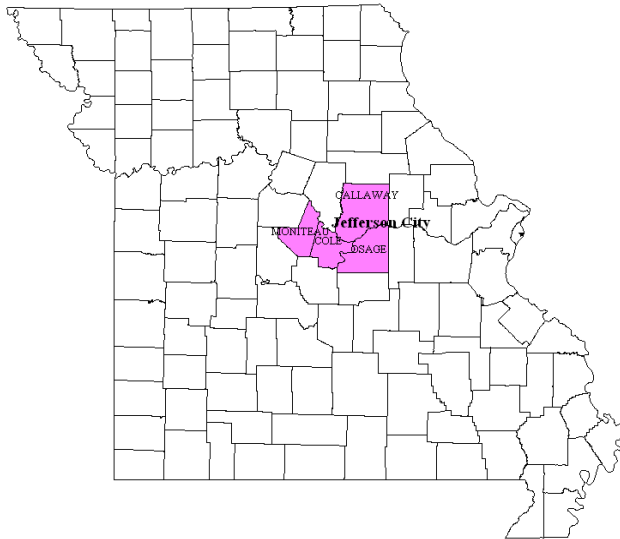
Columbia MSA Enrollment⁵

By Company and Enrollment Classification

Health Maintenance Organization	HMO Plan Enrollees	POS Plan Enrollees	Medicare Enrollees ²	Medicaid Enrollees	Total Members	Market Share
Aetna Health, Inc.	1	0	0	0	1	0.0%
Alliance For Community Health, LLC dba Mercy CarePlus	0	0	0	193	193	0.9%
Blue-Advantage Plus of Kansas City, Inc. dba Blue-Advantage Plus	0	0	0	0	0	0.0%
Blue Cross & Blue Shield of Kansas City	0	0	0	0	0	0.0%
Children's Mercy's Family Health Partners, Inc.	0	0	0	4	4	0.0%
CIGNA Healthcare of Ohio, Inc. dba CIGNA Healthcare of Kansas/Missouri	0	0	0	0	0	0.0%
CIGNA Healthcare of St. Louis, Inc.	1	0	0	0	1	0.0%
Community Health Plan	0	0	0	0	0	0.0%
Coventry Health Care of Kansas, Inc.	3	5	0	0	8	0.0%
Cox Health Systems HMO, Inc.	0	0	0	0	0	0.0%
Essence, LLP	0	0	0	0	0	0.0%
FirstGuard Health Plan, Inc.	0	0	0	0	0	0.0%
Good Health HMO, Inc. dba Blue-Care, Inc.	8	0	0	0	8	0.0%
Group Health Plan, Inc.	16	59	1	0	76	0.4%
Harmony Health Plan of Illinois, Inc. dba Harmony Health Plan of Missouri	0	0	0	2	2	0.0%
Healthcare USA of Missouri, LLC	0	0	0	3,542	3,542	16.6%
HealthLink HMO, Inc. dba HealthLink HMO	0	0	0	0	0	0.0%
HMO Missouri, Inc. dba Anthem Blue Cross & Blue Shield	2,173	6,073	0	0	8,246	38.6%
Humana Health Plan, Inc.	2	0	0	0	2	0.0%
Mercy Health Plan of Missouri, Inc. dba Premier Health Plans	557	500	2	0	1,059	5.0%
Missouri Care, Inc.	0	0	0	8,195	8,195	38.4%
United Healthcare of the Midwest, Inc.	2	0	0	0	2	0.0%
TOTAL	2,763	6,637	3	11,936	21,339	100.0%



Jefferson City MSA Counties



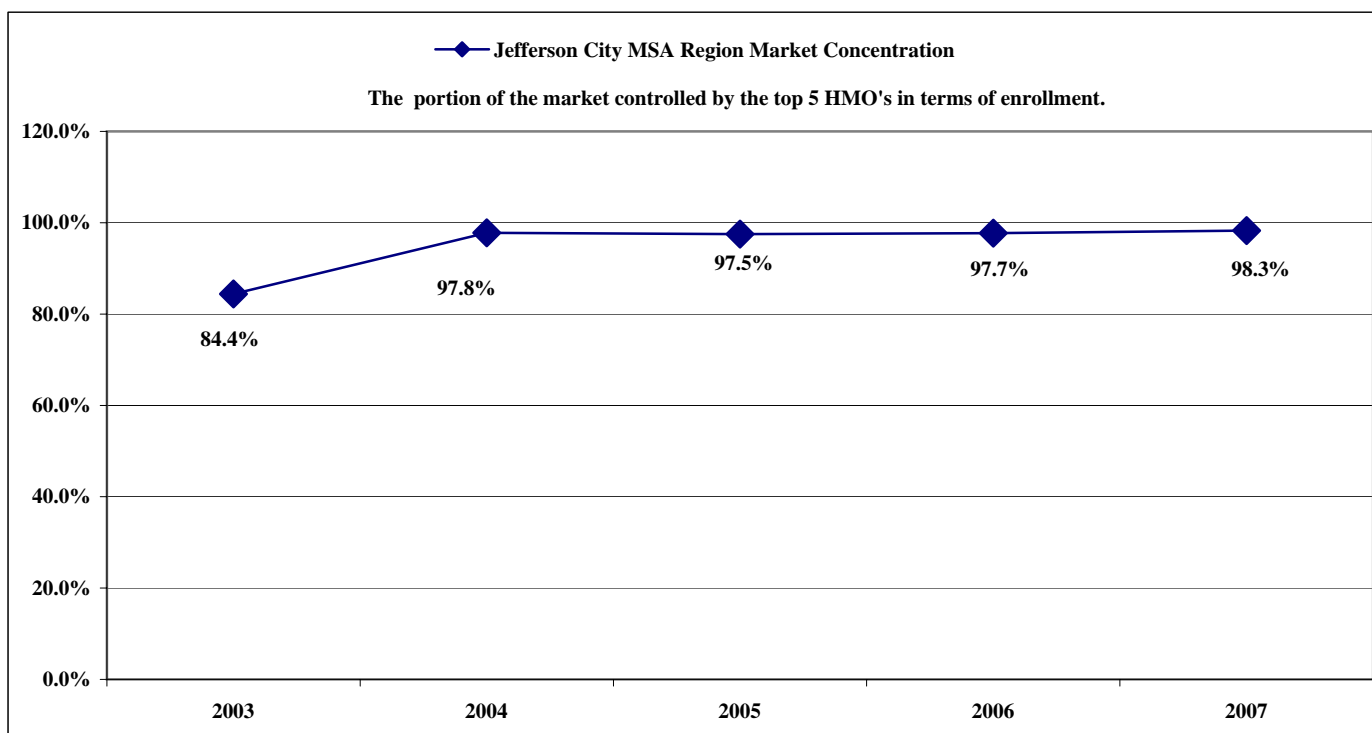
	Callaway	Cole	Moniteau	Osage
Alliance For Community Health, LLC dba Mercy CarePlus	+	+	+	+
Group Health Plan, Inc.	●	●		
Healthcare USA of Missouri, LLC	+	+	+	+
HealthLink HMO, Inc. dba HealthLink HMO	○	○	○	○
HMO Missouri, Inc. dba Anthem Blue Cross & Blue Shield	●	●	●	●
Mercy Health Plan of Missouri, Inc. dba Premier Health Plans	○	●	●	○
Missouri Care, Inc.	+	+	+	+
United Healthcare of the Midwest, Inc.	○	○	○	○

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- ✕ - Medicare Only

Jefferson City MSA Enrollment⁵

By Company and Enrollment Classification

Health Maintenance Organization	HMO Plan Enrollees	POS Plan Enrollees	Medicare Enrollees ²	Medicaid Enrollees	Total Members	Market Share
Aetna Health, Inc.	1	0	0	0	1	0.0%
Alliance For Community Health, LLC dba Mercy CarePlus	0	0	0	336	336	1.6%
Blue-Advantage Plus of Kansas City, Inc. dba Blue-Advantage Plus	0	0	0	98	98	0.5%
Blue Cross & Blue Shield of Kansas City	0	0	0	0	0	0.0%
Children's Mercy's Family Health Partners, Inc.	0	0	0	2	2	0.0%
CIGNA Healthcare of Ohio, Inc. dba CIGNA Healthcare of Kansas/Missouri	0	0	0	0	0	0.0%
CIGNA Healthcare of St. Louis, Inc.	0	0	0	0	0	0.0%
Community Health Plan	0	0	0	0	0	0.0%
Coventry Health Care of Kansas, Inc.	4	1	0	0	5	0.0%
Cox Health Systems HMO, Inc.	0	0	0	0	0	0.0%
Essence, LLP	0	0	0	0	0	0.0%
FirstGuard Health Plan, Inc.	0	0	0	0	0	0.0%
Good Health HMO, Inc. dba Blue-Care, Inc.	1	0	0	0	1	0.0%
Group Health Plan, Inc.	91	92	0	0	183	0.8%
Harmony Health Plan of Illinois, Inc. dba Harmony Health Plan of Missouri	0	0	0	72	72	0.3%
Healthcare USA of Missouri, LLC	0	0	0	5,254	5,254	24.3%
HealthLink HMO, Inc. dba HealthLink HMO	0	0	0	0	0	0.0%
HMO Missouri, Inc. dba Anthem Blue Cross & Blue Shield	2,058	7,749	0	0	9,807	45.4%
Humana Health Plan, Inc.	2	0	0	0	2	0.0%
Mercy Health Plan of Missouri, Inc. dba Premier Health Plans	75	258	1	0	334	1.5%
Missouri Care, Inc.	0	0	0	5,494	5,494	25.4%
United Healthcare of the Midwest, Inc.	2	0	5	0	7	0.0%
TOTAL	2,234	8,100	6	11,256	21,596	100.0%



Joplin MSA Counties



	Jasper	Newton
CIGNA Healthcare of Ohio, Inc. dba CIGNA Healthcare of Kansas/Missouri	●	●
Coventry Health Care of Kansas, Inc.	●	●
Cox Health Systems HMO, Inc.	●	●
HealthLink HMO, Inc. dba HealthLink HMO	○	○
HMO Missouri, Inc. dba Anthem Blue Cross & Blue Shield	●	●
Mercy Health Plan of Missouri, Inc. dba Premier Health Plans	○	●
United Healthcare of the Midwest, Inc.	○	○

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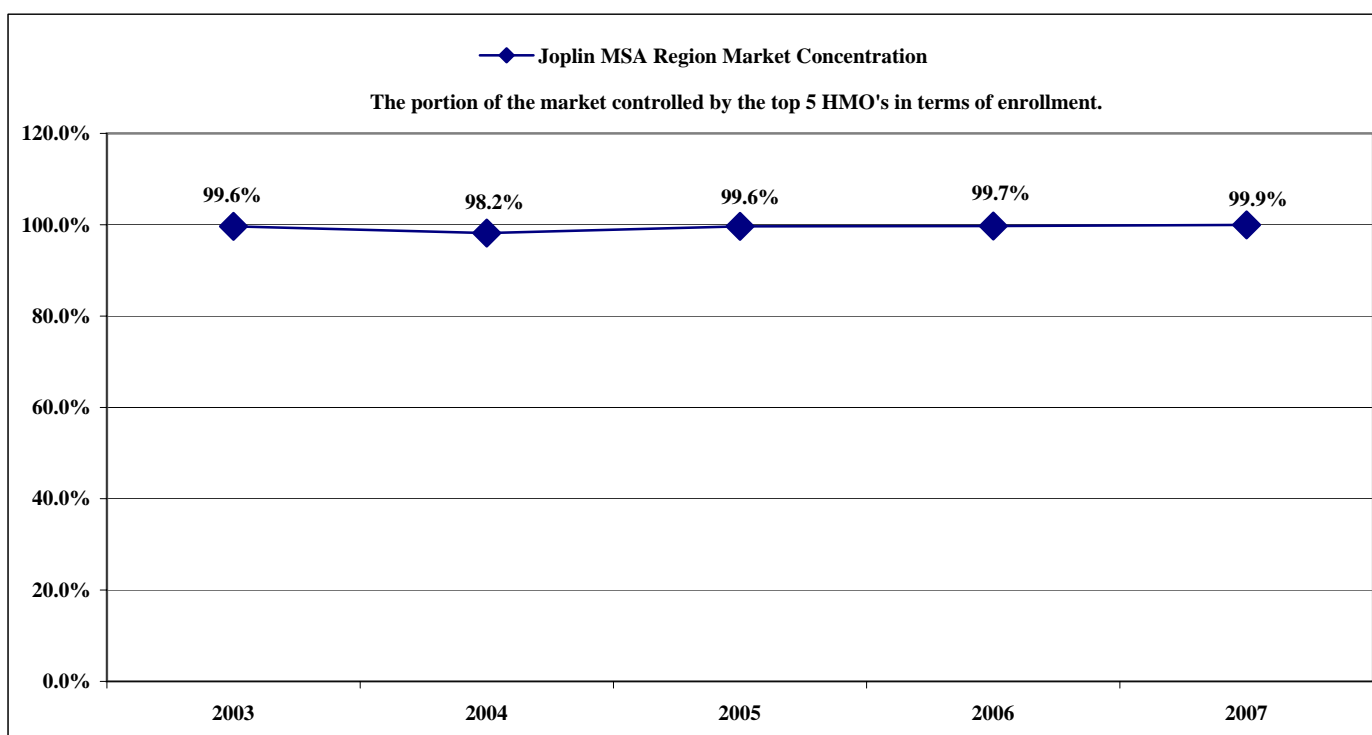
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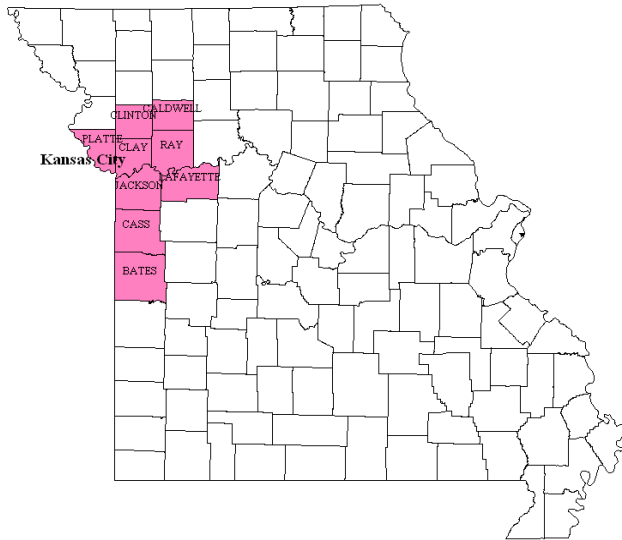
Joplin MSA Enrollment⁵

By Company and Enrollment Classification

Health Maintenance Organization	HMO Plan Enrollees	POS Plan Enrollees	Medicare Enrollees ²	Medicaid Enrollees	Total Members	Market Share
Aetna Health, Inc.	0	0	0	0	0	0.0%
Alliance For Community Health, LLC dba Mercy CarePlus	0	0	0	1	1	0.0%
Blue-Advantage Plus of Kansas City, Inc. dba Blue-Advantage Plus	0	0	0	0	0	0.0%
Blue Cross & Blue Shield of Kansas City	2	0	0	0	2	0.0%
Children's Mercy's Family Health Partners, Inc.	0	0	0	0	0	0.0%
CIGNA Healthcare of Ohio, Inc. dba CIGNA Healthcare of Kansas/Missouri	1	0	0	0	1	0.0%
CIGNA Healthcare of St. Louis, Inc.	0	0	0	0	0	0.0%
Community Health Plan	0	0	0	0	0	0.0%
Coventry Health Care of Kansas, Inc.	87	339	0	0	426	4.5%
Cox Health Systems HMO, Inc.	135	65	0	0	200	2.1%
Essence, LLP	0	0	0	0	0	0.0%
FirstGuard Health Plan, Inc.	0	0	0	0	0	0.0%
Good Health HMO, Inc. dba Blue-Care, Inc.	1	0	0	0	1	0.0%
Group Health Plan, Inc.	0	0	0	0	0	0.0%
Harmony Health Plan of Illinois, Inc. dba Harmony Health Plan of Missouri	0	0	0	0	0	0.0%
Healthcare USA of Missouri, LLC	0	0	0	0	0	0.0%
HealthLink HMO, Inc. dba HealthLink HMO	0	0	0	0	0	0.0%
HMO Missouri, Inc. dba Anthem Blue Cross & Blue Shield	1,941	5,653	0	0	7,594	79.5%
Humana Health Plan, Inc.	1	0	0	0	1	0.0%
Mercy Health Plan of Missouri, Inc. dba Premier Health Plans	1,283	31	6	0	1,320	13.8%
Missouri Care, Inc.	0	0	0	1	1	0.0%
United Healthcare of the Midwest, Inc.	0	0	0	0	0	0.0%
TOTAL	3,451	6,088	6	2	9,547	100.0%



Kansas City MSA Counties



	Bates	Caldwell	Cass	Clay	Clinton	Jackson	Lafayette	Platte	Ray
Aetna Health, Inc.			●	●		●	●	●	●
Alliance For Community Health, LLC dba Mercy CarePlus	+		+	+		+	+	+	+
Blue-Advantage Plus of Kansas City, Inc. dba Blue-Advantage Plus			+	+		+	+	+	+
Blue Cross & Blue Shield of Kansas City			●	●		●	●	●	●
Children's Mercy's Family Health Partners, Inc.	+		+	+		+	+	+	+
CIGNA Healthcare of Ohio, Inc. dba CIGNA Healthcare of Kansas/Missouri			●	●	●	●	●	●	●
Community Health Plan		●	○	●	●	●	○	●	●
Coventry Health Care of Kansas, Inc.	●	●	●	●	●	●	●	●	●
FirstGuard Health Plan, Inc.			+	+		+	+	+	+
Good Health HMO, Inc. dba Blue-Care, Inc.			●	●		●	●	●	●
Healthcare USA of Missouri, LLC	+		+	+		+	+	+	+
Humana Health Plan, Inc.	●	●	●	●	●	●	●	●	●
United Healthcare of the Midwest, Inc.			○	○		○	○	○	○

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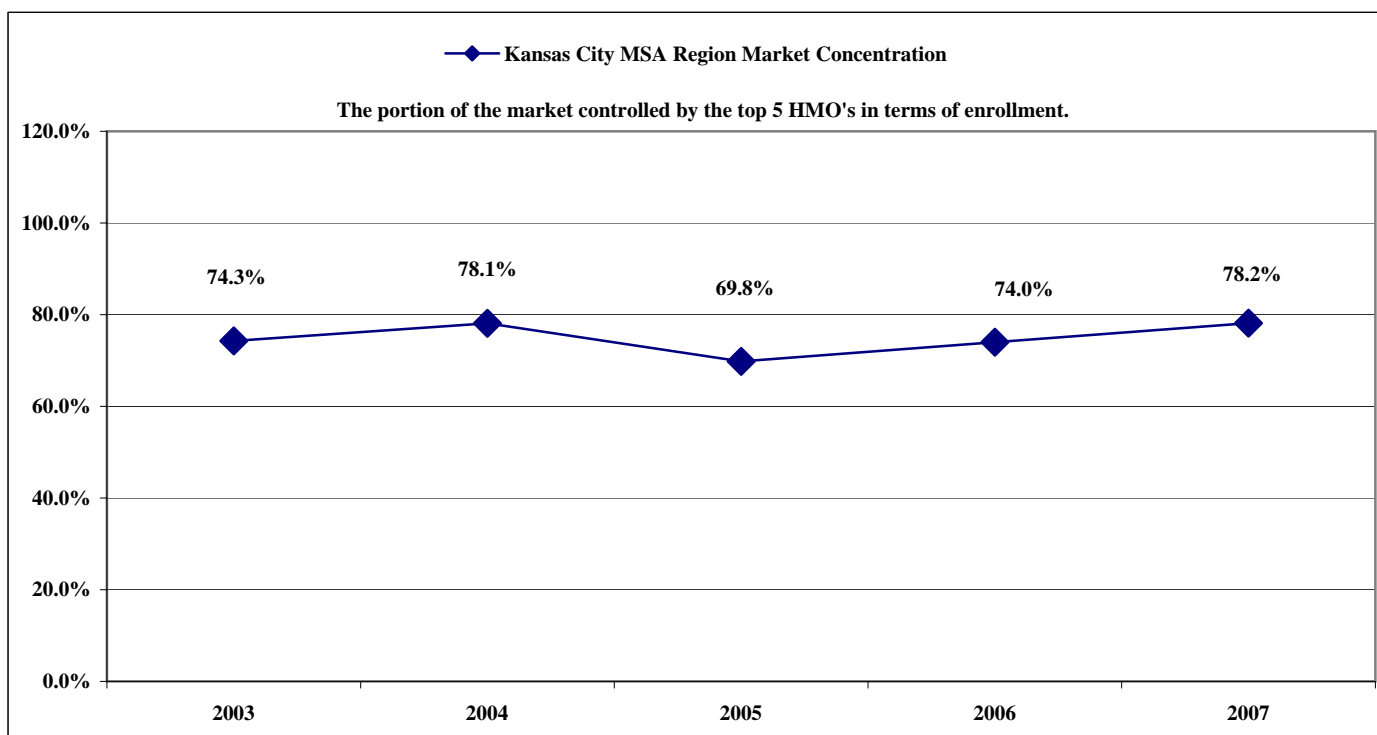
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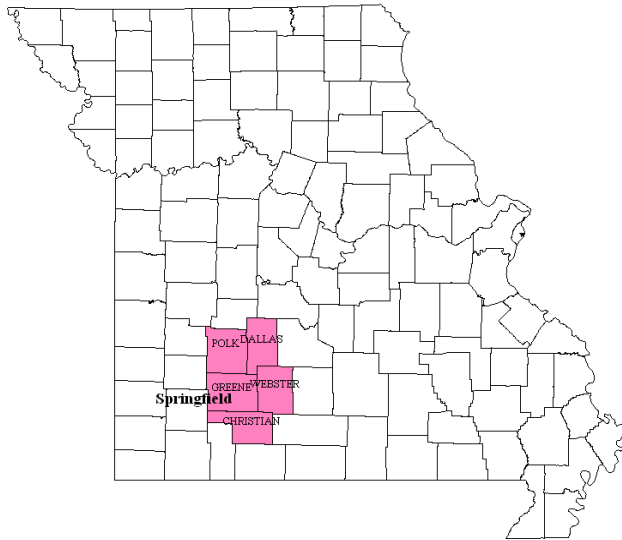
Kansas City MSA Enrollment⁵

By Company and Enrollment Classification

Health Maintenance Organization	HMO Plan Enrollees	POS Plan Enrollees	Medicare Enrollees ²	Medicaid Enrollees	Total Members	Market Share
Aetna Health, Inc.	8,948	2,239	0	0	11,187	4.4%
Alliance For Community Health, LLC dba Mercy CarePlus	0	0	0	4,039	4,039	1.6%
Blue-Advantage Plus of Kansas City, Inc. dba Blue-Advantage Plus	0	0	0	24,845	24,845	9.7%
Blue Cross & Blue Shield of Kansas City	12,136	0	0	0	12,136	4.8%
Children's Mercy's Family Health Partners, Inc.	0	0	0	40,800	40,800	16.0%
CIGNA Healthcare of Ohio, Inc. dba CIGNA Healthcare of Kansas/Missouri	1,168	399	0	0	1,567	0.6%
CIGNA Healthcare of St. Louis, Inc.	4	0	0	0	4	0.0%
Community Health Plan	648	1	0	0	649	0.3%
Coventry Health Care of Kansas, Inc.	22,357	14,723	7,121	0	44,201	17.3%
Cox Health Systems HMO, Inc.	2	5	0	0	7	0.0%
Essence, LLP	0	0	0	0	0	0.0%
FirstGuard Health Plan, Inc.	0	0	0	0	0	0.0%
Good Health HMO, Inc. dba Blue-Care, Inc.	56,904	0	0	0	56,904	22.3%
Group Health Plan, Inc.	6	15	3	0	24	0.0%
Harmony Health Plan of Illinois, Inc. dba Harmony Health Plan of Missouri	0	0	0	7	7	0.0%
Healthcare USA of Missouri, LLC	0	0	0	32,932	32,932	12.9%
HealthLink HMO, Inc. dba HealthLink HMO	2	0	0	0	2	0.0%
HMO Missouri, Inc. dba Anthem Blue Cross & Blue Shield	83	51	0	0	134	0.1%
Humana Health Plan, Inc.	10,786	0	13,812	0	24,598	9.6%
Mercy Health Plan of Missouri, Inc. dba Premier Health Plans	30	0	4	0	34	0.0%
Missouri Care, Inc.	0	0	0	35	35	0.0%
United Healthcare of the Midwest, Inc.	1,041	323	4	0	1,368	0.5%
TOTAL	114,115	17,756	20,944	102,658	255,473	100.0%



Springfield MSA Counties



	Christian	Dallas	Greene	Polk	Webster
Alliance For Community Health, LLC dba Mercy CarePlus		+		+	
Children's Mercy's Family Health Partners, Inc.				+	
CIGNA Healthcare of Ohio, Inc. dba CIGNA Healthcare of Kansas/Missouri	●		●	●	●
Coventry Health Care of Kansas, Inc.	●	●	●	●	●
Cox Health Systems HMO, Inc.	●	●	●	●	●
Healthcare USA of Missouri, LLC				+	
HealthLink HMO, Inc. dba HealthLink HMO	○	○	○		○
HMO Missouri, Inc. dba Anthem Blue Cross & Blue Shield	●	●	●	●	●
Mercy Health Plan of Missouri, Inc. dba Premier Health Plans	●	○	●	○	●
United Healthcare of the Midwest, Inc.	○	○	○	○	○

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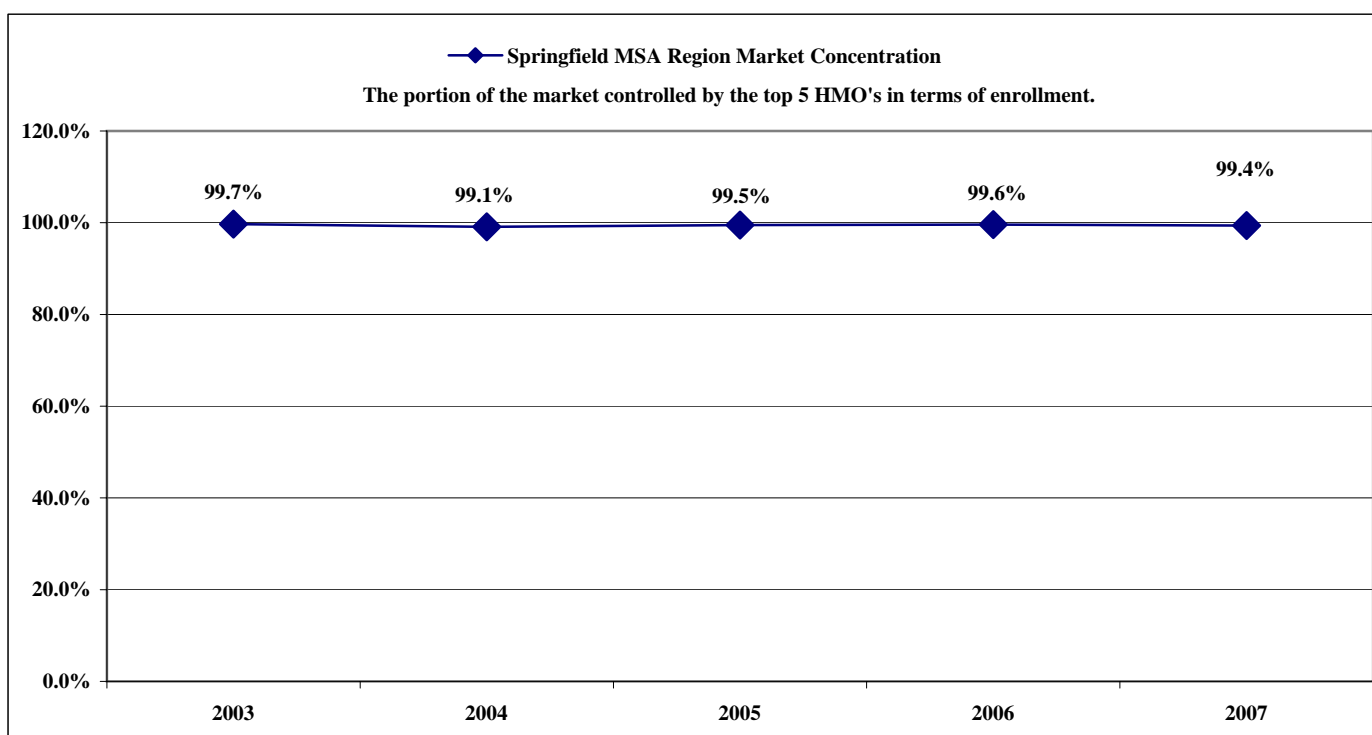
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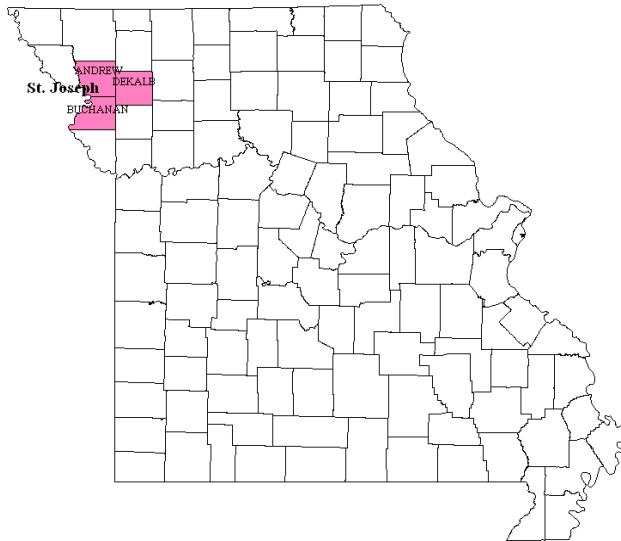
Springfield MSA Enrollment⁵

By Company and Enrollment Classification

Health Maintenance Organization	HMO Plan Enrollees	POS Plan Enrollees	Medicare Enrollees ²	Medicaid Enrollees	Total Members	Market Share
Aetna Health, Inc.	0	0	0	0	0	0.0%
Alliance For Community Health, LLC dba Mercy CarePlus	0	0	0	10	10	0.0%
Blue-Advantage Plus of Kansas City, Inc. dba Blue-Advantage Plus	0	0	0	0	0	0.0%
Blue Cross & Blue Shield of Kansas City	2	0	0	0	2	0.0%
Children's Mercy's Family Health Partners, Inc.	0	0	0	244	244	0.6%
CIGNA Healthcare of Ohio, Inc. dba CIGNA Healthcare of Kansas/Missouri	16	0	0	0	16	0.0%
CIGNA Healthcare of St. Louis, Inc.	0	0	0	0	0	0.0%
Community Health Plan	1	0	0	0	1	0.0%
Coventry Health Care of Kansas, Inc.	309	610	1	0	920	2.3%
Cox Health Systems HMO, Inc.	2,023	2,062	0	0	4,085	10.1%
Essence, LLP	0	0	0	0	0	0.0%
FirstGuard Health Plan, Inc.	0	0	0	0	0	0.0%
Good Health HMO, Inc. dba Blue-Care, Inc.	15	0	0	0	15	0.0%
Group Health Plan, Inc.	4	4	1	0	9	0.0%
Harmony Health Plan of Illinois, Inc. dba Harmony Health Plan of Missouri	0	0	0	10	10	0.0%
Healthcare USA of Missouri, LLC	0	0	0	45	45	0.1%
HealthLink HMO, Inc. dba HealthLink HMO	0	0	0	0	0	0.0%
HMO Missouri, Inc. dba Anthem Blue Cross & Blue Shield	4,547	15,034	0	0	19,581	48.2%
Humana Health Plan, Inc.	11	0	5	0	16	0.0%
Mercy Health Plan of Missouri, Inc. dba Premier Health Plans	6,452	1,752	7,344	0	15,548	38.3%
Missouri Care, Inc.	0	0	0	3	3	0.0%
United Healthcare of the Midwest, Inc.	117	0	2	0	119	0.3%
TOTAL	13,497	19,462	7,353	312	40,624	100.0%



St. Joseph MSA Counties



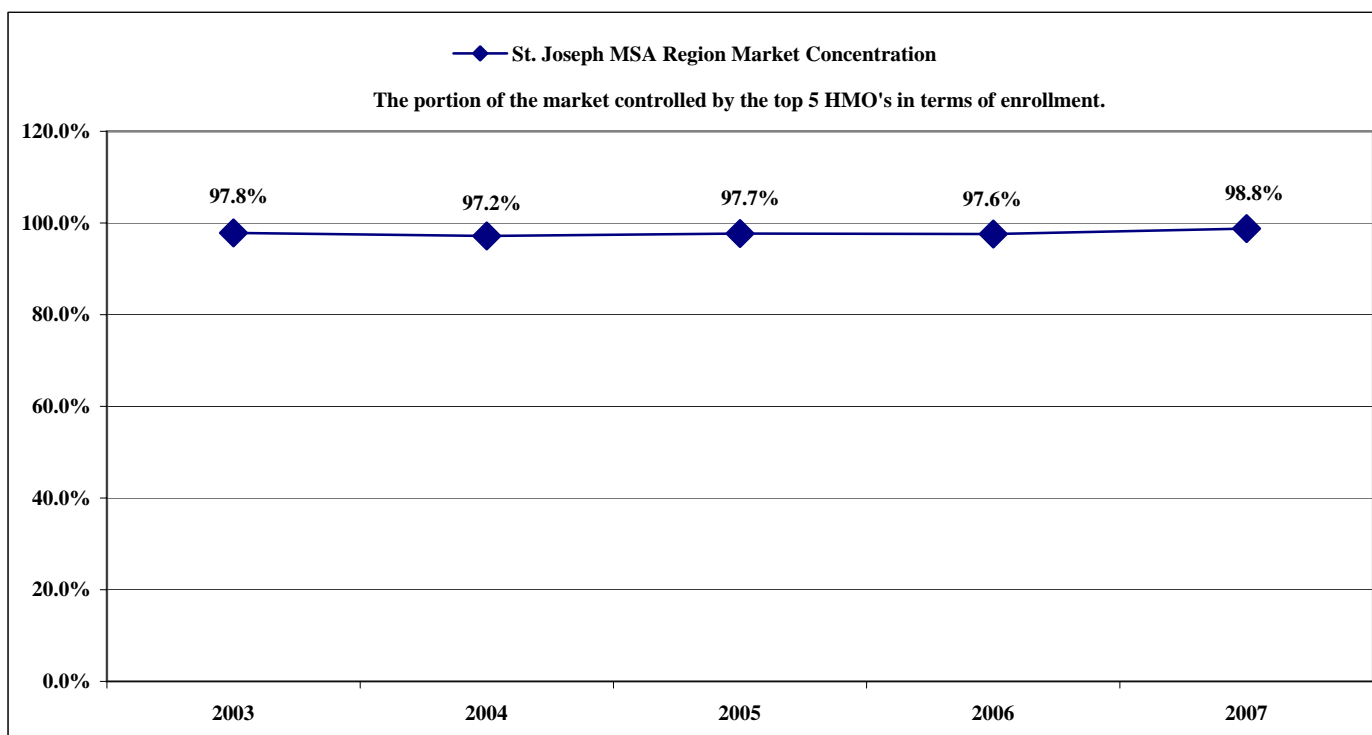
	Andrew	Buchanan	Dekalb
Aetna Health, Inc.		●	
Blue Cross & Blue Shield of Kansas City		●	
CIGNA Healthcare of Ohio, Inc. dba CIGNA Healthcare of Kansas/Missouri	●	●	●
Community Health Plan	●	●	●
Coventry Health Care of Kansas, Inc.	●	●	●
Good Health HMO, Inc. dba Blue-Care, Inc.	●	●	
Humana Health Plan, Inc.		●	

- - Approved
- - Approved but not marketing
- ✚ - Medicaid Only
- ✕ - Medicare Only

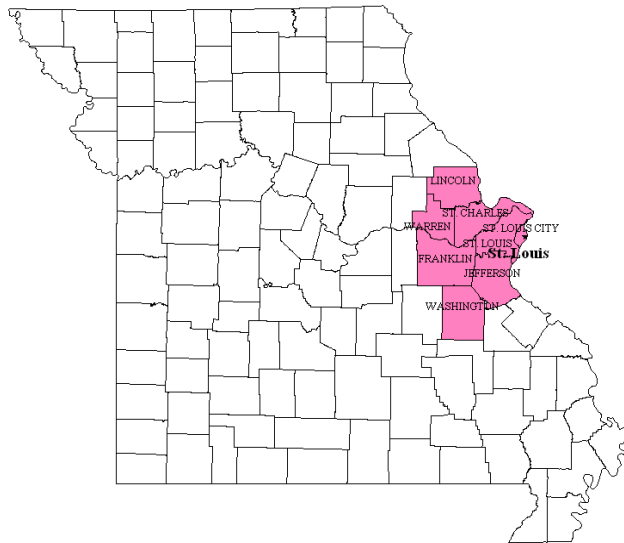
St. Joseph MSA Enrollment⁵

By Company and Enrollment Classification

Health Maintenance Organization	HMO Plan Enrollees	POS Plan Enrollees	Medicare Enrollees ²	Medicaid Enrollees	Total Members	Market Share
Aetna Health, Inc.	240	9	0	0	249	2.6%
Alliance For Community Health, LLC dba Mercy CarePlus	0	0	0	2	2	0.0%
Blue-Advantage Plus of Kansas City, Inc. dba Blue-Advantage Plus	0	0	0	36	36	0.4%
Blue Cross & Blue Shield of Kansas City	9	0	0	0	9	0.1%
Children's Mercy's Family Health Partners, Inc.	0	0	0	36	36	0.4%
CIGNA Healthcare of Ohio, Inc. dba CIGNA Healthcare of Kansas/Missouri	2	0	0	0	2	0.0%
CIGNA Healthcare of St. Louis, Inc.	0	0	0	0	0	0.0%
Community Health Plan	4,341	122	0	0	4,463	47.1%
Coventry Health Care of Kansas, Inc.	546	329	5	0	880	9.3%
Cox Health Systems HMO, Inc.	0	0	0	0	0	0.0%
Essence, LLP	0	0	0	0	0	0.0%
FirstGuard Health Plan, Inc.	0	0	0	0	0	0.0%
Good Health HMO, Inc. dba Blue-Care, Inc.	3,701	0	0	0	3,701	39.0%
Group Health Plan, Inc.	0	0	0	0	0	0.0%
Harmony Health Plan of Illinois, Inc. dba Harmony Health Plan of Missouri	0	0	0	4	4	0.0%
Healthcare USA of Missouri, LLC	0	0	0	14	14	0.1%
HealthLink HMO, Inc. dba HealthLink HMO	0	0	0	0	0	0.0%
HMO Missouri, Inc. dba Anthem Blue Cross & Blue Shield	3	1	0	0	4	0.0%
Humana Health Plan, Inc.	59	0	10	0	69	0.7%
Mercy Health Plan of Missouri, Inc. dba Premier Health Plans	0	0	0	0	0	0.0%
Missouri Care, Inc.	0	0	0	3	3	0.0%
United Healthcare of the Midwest, Inc.	6	1	0	0	7	0.1%
TOTAL	8,907	462	15	95	9,479	100.0%



St. Louis MSA Counties



	Franklin	Jefferson	Lincoln	St. Charles	St. Louis	St. Louis City	Warren	Washington
Aetna Health, Inc.		●		●	●	●		
Alliance For Community Health, LLC dba Mercy CarePlus	+	+	+	+	+	+	+	+
CIGNA Healthcare of St. Louis, Inc.	●	●		●	●	●		
Essence, LLP		×		×	×	×		
Group Health Plan, Inc.	●	●	●	●	●	●	●	●
Harmony Health Plan of Illinois, dba Harmony Health Plan of Missouri	+	+	+	+	+	+	+	+
Healthcare USA of Missouri, LLC	+	+	+	+	+	+	+	+
HealthLink HMO, Inc. dba HealthLink HMO	○	○	○	○	○	○	○	○
HMO Missouri, Inc. dba Anthem Blue Cross & Blue Shield	●	●	●	●	●	●	●	●
Mercy Health Plan of Missouri, Inc. dba Premier Health Plans	●	○	○	●	●	●	●	○
United Healthcare of the Midwest, Inc.	○	○	○	○	○	○	○	○

● - Approved

○ - Approved but not marketing

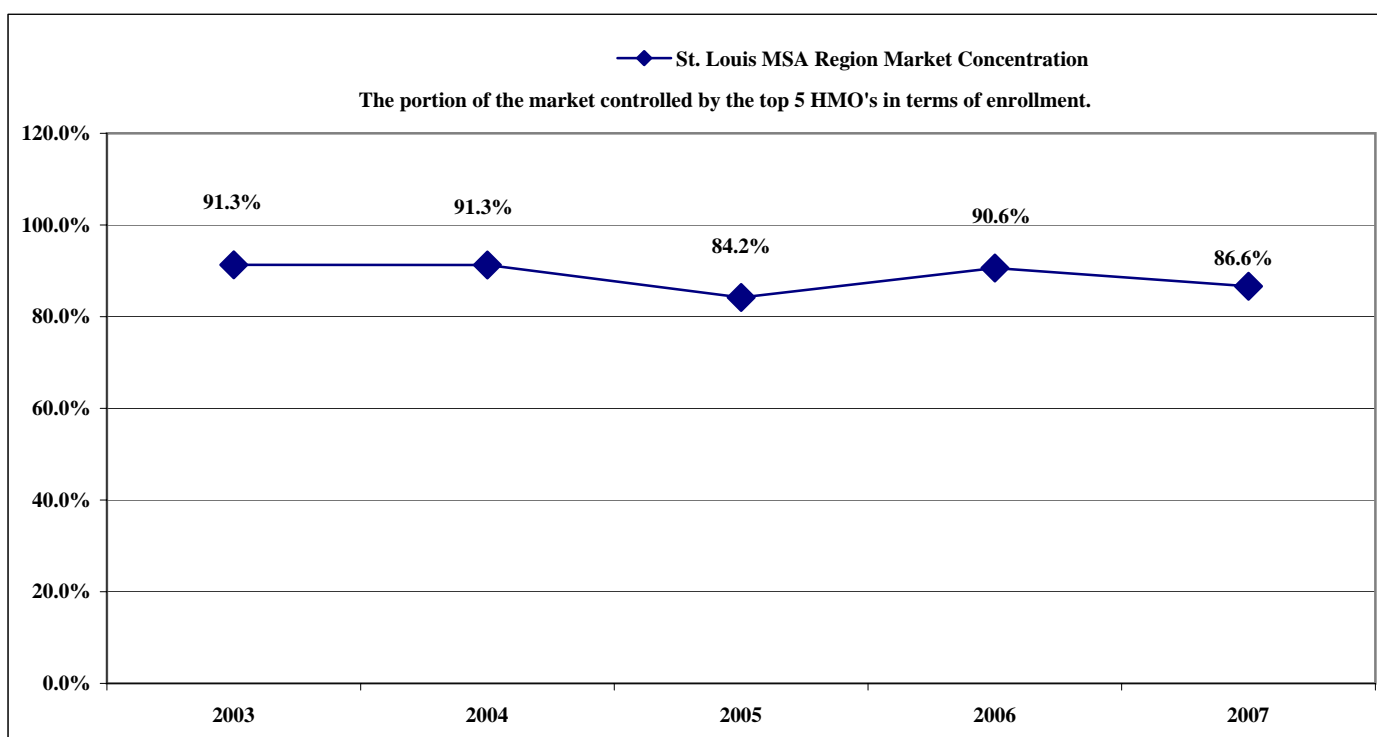
⊕ - Medicaid Only

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St. Louis MSA Enrollment⁵

By Company and Enrollment Classification

Health Maintenance Organization	HMO Plan Enrollees	POS Plan Enrollees	Medicare Enrollees ²	Medicaid Enrollees	Total Members	Market Share
Aetna Health, Inc.	2,000	1,537	0	0	3,537	0.9%
Alliance For Community Health, LLC dba Mercy CarePlus	0	0	0	56,935	56,935	15.2%
Blue-Advantage Plus of Kansas City, Inc. dba Blue-Advantage Plus	0	0	0	3	3	0.0%
Blue Cross & Blue Shield of Kansas City	0	0	0	0	0	0.0%
Children's Mercy's Family Health Partners, Inc.	0	0	0	10	10	0.0%
CIGNA Healthcare of Ohio, Inc. dba CIGNA Healthcare of Kansas/Missouri	0	0	0	0	0	0.0%
CIGNA Healthcare of St. Louis, Inc.	2,896	97	0	0	2,993	0.8%
Community Health Plan	0	0	0	0	0	0.0%
Coventry Health Care of Kansas, Inc.	12	7	1	0	20	0.0%
Cox Health Systems HMO, Inc.	0	0	0	0	0	0.0%
Essence, LLP	0	0	11,592	0	11,592	3.1%
FirstGuard Health Plan, Inc.	0	0	0	0	0	0.0%
Good Health HMO, Inc. dba Blue-Care, Inc.	12	0	0	0	12	0.0%
Group Health Plan, Inc.	31,251	26,777	16,053	0	74,081	19.8%
Harmony Health Plan of Illinois, Inc. dba Harmony Health Plan of Missouri	0	0	0	9,237	9,237	2.5%
Healthcare USA of Missouri, LLC	0	0	0	112,675	112,675	30.1%
HealthLink HMO, Inc. dba HealthLink HMO	82	10	0	0	92	0.0%
HMO Missouri, Inc. dba Anthem Blue Cross & Blue Shield	30,541	16,884	0	0	47,425	12.7%
Humana Health Plan, Inc.	7	0	3	0	10	0.0%
Mercy Health Plan of Missouri, Inc. dba Premier Health Plans	9,180	4,646	8,639	0	22,465	6.0%
Missouri Care, Inc.	0	0	0	51	51	0.0%
United Healthcare of the Midwest, Inc.	1,519	264	31,490	0	33,273	8.9%
TOTAL	77,500	50,222	67,778	178,911	374,411	100.0%



End-Notes

1. Source: HMO Annual Supplement Report for Each Year
2. Medicare activity in this publication reflects Medicare Advantage products sold by HMOs in Missouri. Under the federal rules for the Medicare Advantage program, both HMOs and insurance companies may offer Medicare Advantage. This publication reflects Medicare Advantage activity for HMOs only. Items such as market share and average market costs or premiums do not include any activity reflecting Medicare Advantage products sold by insurance companies. For information about both HMOs and insurance companies offering Medicare Advantage in Missouri, refer to the Web site for the federal Centers for Medicare and Medicaid Services (CMS): <http://www.medicare.gov>
3. Formula for calculating % changes = (Current Year Total - Previous Year Total) / Previous Year Total
4. Source: 2007 Annual Financial Statement
5. Source: 2007 HMO Annual Supplement Report
6. Prior year data and trend data for HealthLink HMO, Inc. may exhibit changes between 2003 and 2004. These changes are the result of DIFP's clarification that only fully insured HMO business is reported in the DIFP HMO Fully Insured Addendum. It is not due to a change in the company's operations or business. Fully insured business is a small portion of HealthLink HMO, Inc.'s activity. However, the company's annual financial statements include activity related to business which is not fully insured, per specific statutory accounting principals. This activity is not consistent with the information in the HMO Annual Reports. Therefore, beginning in 2004, DIFP asked HealthLink HMO, Inc. to provide financial data for the HMO Annual Report that includes only the fully insured business. The company has not been required to revise financial statements, or to restate data from previous years. Items such as average per member per month premiums and financial ratios for HealthLink HMO, Inc. are often significantly different from other HMOs due to HealthLink's small volume of fully insured activity. DIFP reviewed the impact of HealthLink's activity on market trends and averages. Any significant impact is noted.
7. Source: Annual Financial Statement for Each Year
8. Total Revenue less than Net Premium due to drop in Premium Reserves for some years.
9. Percent Missouri Business is based on premium earned information from the 2007 Annual Statement Premiums, Enrollment and Utilization Table for Missouri (see page 30.MO)
10. Hospital Costs include Inpatient Hospital, Outpatient Hospital and Emergency Room
11. Source: HMO Service Area records filed with Missouri Department of Insurance, Financial Institutions, and Professional Registration.
12. Jefferson City did not become a MSA until 2002.
13. The change in Missouri premium-related revenue totals may be significantly different than the change in Missouri year-end member totals shown on pages 6, 7, 10, 12 and 14 of this report. Year-end Missouri premium-related revenue totals are amounts accumulated throughout the entire year, whereas Missouri member year-end totals represent a number as of December 31 of that year.
14. Cox Health Systems HMO, Inc. moved a major client into a self-insured agreement, producing a significant drop in fully-insured membership and premium between 2003 & 2004.
15. Table Representative of holding company/ultimate parent and affiliates as of 12/31/2007
16. Source: Annual Report of Utilization Review Activities for each year
17. Source: Missouri Supplements to Annual Statements for each year
18. Source: Missouri Supplement to Annual Statements

End-Notes (cont'd)

19. This company has URAC accreditation, but not the type required for access plan purposes.
20. Source: 2007 HMO Network Access Plans
21. Excludes Coventry Health Care of Kansas, Inc., Humana Health Plan, Inc., Harmony Health Plan of Illinois, Inc. dba Harmony Health Plan of Missouri, Children's Mercy's Family Health Partners, Inc. and FirstGuard Health Plan, Inc.
22. Source: 2007 HMO Supplement Reports for Each Quarter.
23. For companies with less than 5 years worth of data, percent change is calculated for the number of years for which data are available. For example, Blue-Advantage Plus didn't exist until 2005. The percent change for this company is from 2005-2007. For some items where the company reports \$0 for either the first year or the last year, true percent change can't be calculated. DIFP has used either $\pm 100\%$ as appropriate, or has used the years for which something other than \$0 is reported, as appropriate. For example, Essence, LLP was operational in 2003, but had \$0 claims incurred for the prior year in 2003 and 2004. The amount reported in 2005 is used to calculate percent change for this item and this company.
24. FirstGuard Health Plan, Inc. sold all business to Healthcare USA of Missouri, LLC, effective prior to the end of the first quarter of 2007. Where appropriate, first quarter 2007 activity for this company is shown. In all other places, since there was no activity for FirstGuard as of the end of the year, no activity is shown.
25. Missouri Care, LC, was sold in 2006 to Schaller Anderson. In 2007, Schaller Anderson was purchased by Aetna, Inc. In order to effectuate these transactions, and also to switch the company to "for profit" tax status, the Missouri Care, LC, license was surrendered, and a new HMO named Missouri Care, Inc., was established. However, at the level of HMO operations, there were no changes in the personnel, the provider network, or in the contract with the MO HealthNet Division (formerly the Division of Medical Services). Therefore, the company is presented as though there was no change except for name and tax status. Historical data for Missouri Care, LC, is presented in conjunction with current data for Missouri Care, Inc. The only exception to this treatment is the company's Estimated Liability of Unpaid Claims in the Prior Year. Legally, the company didn't exist in the prior year, and is not required to report any such estimate.
26. Essence is not accredited, but has a contract with the Centers for Medicare and Medicaid Services (CMS) to provide a Medicare Advantage plan in the St. Louis area. Under the Missouri laws for HMO network adequacy, a contract with CMS is treated like accreditation. The HMO is not required to submit data for analysis, but is deemed to have an adequate network. The contract with CMS is perpetually renewable, unless and until CMS or the company chooses to terminate it. Essence's only line of business is Medicare Advantage, unlike any other HMO in Missouri.
27. The value shown for "All HMOs" is not an average of the column, but is a calculation made using industry totals.
28. For associations with special exemptions as set forth in Missouri law at section 376.421, RSMo (HB 1827, 2006), Coventry Health Care of Kansas, Inc. reported:

Enrollment Categories	Number of Contracts as of 12/31	Number of Enrollees as of 12/31	Number of Insured Employers	Direct Premiums Written	Direct Premiums Earned	Direct Losses Paid	Direct Losses Incurred
(2b) Small employers in associations with rate differentials <i>not</i> exceeding 20 percent	1	16	1	\$41,300	\$41,300	\$174,124	\$174,227
(3b) Large employers in associations with rate differentials <i>not</i> exceeding 20 percent	1	805	5	\$2,592,324	\$2,592,324	\$2,489,361	\$2,490,833

29. In 2007 HealthLink HMO, Inc. had received funds from providers in regards to previously issued claims payments that were originally paid in 2006.
30. United Healthcare of the Midwest's enrollment and premium data for Individual and Employer Group reports include federal employees located in Missouri. However, United's regional enrollment reports excluded the federal employees. The company was not able to correct the reporting problem in time for the publication, but is working to correct the issue for future reporting.

***Available from the Missouri Department of Insurance,
Financial Institutions and Professional Registration***

Other Publications: The Missouri Department of Insurance, Financial Institutions and Professional Registration, publishes many insurance related reports. A complete list of reports is available at: <http://www.insurance.mo.gov/reports/index.htm>

For additional information, contact the Managed Care Section at (573) 751-4363 or the Statistics Section at (573) 751-3163

***Available from the Missouri Department of
Health & Senior Services (DHSS)***

The Missouri Department of Health and Senior Services publishes many managed care reports. For copies, please send a written request and payment to:

Missouri Department of Health and Senior Services
PO Box 570
Jefferson City, MO 65102-0570
(573)751-6272
www.dhss.mo.gov/ManagedCare/